1988

ANNUAL REPORT

BUSINESS OF 1988 AND 1987

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

90-04171/

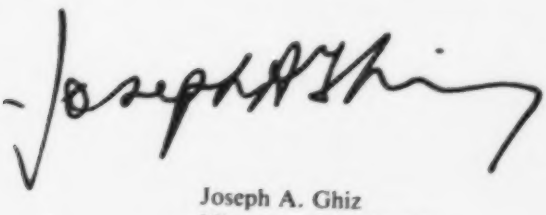
Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable Lloyd G. MacPhail
Lieutenant-Governor of the
Province of Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1988.

I have the Honour to Be,
Sir,
Your Obedient Servant,



Joseph A. Ghiz
Minister of Justice and
Attorney General

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

Honourable Joseph A. Ghiz
Minister of Justice and Attorney General
Province of Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1988.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1987 Report.

Respectfully submitted,

W. Bennett Campbell
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1988

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

Abbey Life Insurance Company of Canada	LS
ACTRA Fraternal Benefit Society	LS
The Aetna Casualty & Surety Company	FASO
Affiliated FM Insurance Company	FO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
Alta Surety Company	O
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Income Life Insurance Company	LS
American Life Insurance Company	LS
The American Road Insurance Company	FAO
AMEX Life Assurance Company	LS
Argonaut Insurance Company (Discontinuing)	FASO
Arkwright Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Avemco Insurance Company	SO
Balboa Life Insurance Company	LS
Bankers Life & Casualty Company	LS
Blue Cross of Atlantic Canada	S
Blue Cross Life Insurance Company of Canada	LS
The Boiler Inspection and Insurance Company of Canada	FO
The British Aviation and Insurance Company Limited	SO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canada Life Casualty Insurance Company	FASO
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
The Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
The Casualty Company of Canada	FASO
The Century Insurance Company of Canada	FASO
Chateau Insurance Company	FASO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO

Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
CIGNA Insurance Company of Canada	FASO
CIGNA Life Insurance Company of Canada	LS
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company plc	FO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
Continental Casualty Company	FASO
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Co-operants, Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
Coseco Insurance Company	FAO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
CUMIS General Insurance Company	FASO
CUMIS Life Insurance Company	LS
The Dominion of Canada General Insurance Company	FASO
The Dominion Insurance Corporation	FASO
Eagle Star Insurance Company Limited	O
Eaton Insurance Company	FASO
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FASO
The Empire Life Insurance Company	LS
The Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
English and American Insurance Company Limited	FO
The Excelsior Life Insurance Company	LS
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund Insurance Company	FASO
First North American Insurance Company	S
Ford Life Insurance Company	LS
Foremost Insurance Company Grand Rapids, Michigan	FASO
GAN Canada Insurance Company	FASO
GAN Incendie Accidents	FAO
The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS
General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS
Glacier National Life Assurance Company	LS

The Globe Life Insurance Company	LS
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
The Great-West Life Assurance Company	LS
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
The Halifax Insurance Company	FASO
The Halifax Life Insurance Company	LS
The Hartford Fire Insurance Company	FASO
Hartford Insurance Company of Canada	FASO
Herald Insurance Company	FASO
Highland Group Insurance Limited	FA
The Home Insurance Company	FASO
The Imperial Life Assurance Company of Canada	LS
Industrial-Alliance Life Insurance Company	LS
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Limited	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurentian Casualty Company of Canada	FASO
The Laurentian General, Insurance Company Inc.	FASO
Laurentian Life Insurance Company of Canada	LS
The Laurentian Life Insurance Company Inc.	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
Life Insurance Company of North America	LS
The London Assurance (Discontinuing)	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermen's Underwriting Alliance	F
The Manufacturers Life Insurance Company	LS
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity & Life Insurance Company	S
Metropolitan General Insurance Company	FASO
Metropolitan Insurance Company	FAO
Metropolitan Life Insurance Company	LSO
Metropolitan Life Insurance Company of Canada	LS
MIC Life Insurance Corporation	LS
MONY Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	FAO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
National Fidelity Life Assurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO

New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	L
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Public Limited Company	FASO
The Phoenix Insurance Company	FAO
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Progressive Casualty Insurance Company	FAO
Protection Mutual Insurance Company	FO
Prudasco Assurance Company	FASO
Prudential of America General Insurance Company (Canada)	FAO
The Prudential Assurance Company of England Property and Casualty (Canada)	FASO
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
The Prudential Life Assurance Company of England (Canada)	LS
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
St. Paul Fire and Marine Insurance Company	FASO
Scottish & York Insurance Co. Limited	FASO
Seaboard Life Insurance Company	LSF
Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Security Insurance Company of Hartford	FASO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
La Societe d'Assurance des Caisses Popularies Acadiennes	L
The Sovereign General Insurance Company	FASO
The Sovereign Life Insurance Company	LS
The Standard Life Assurance Company	LS
The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company (Canada)	L
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company of Canada	FAO

Transamerica Life Insurance Company of Canada	LS
Transamerica Occidental Life Insurance Company	LS
Transit Insurance Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
Underwriters Insurance Company	AO
Unifund Assurance Company	FASO
Union of Canada Life Insurance	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Co.	FASO
Utica Mutual Insurance Company	FASO
UNUM Life Insurance Company	LS
UNUM Life Insurance Company of America	LS
USF&G Insurance Company of Canada	FASO
Voyageur Insurance Company	FS
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
Wellington Insurance Company	FASO
Westbury Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FAO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME

For the Year Ended December 31, 1988

	1988	1987
UNDERWRITING INCOME		
Premiums written	$ 5,238,550	$ 4,759,068
Less reinsurance premiums	496,978	352,498
Net premiums written	4,741,572	4,406,570
Less increase in unearned premiums	340,933	293,561
Net premiums earned	**4,400,639**	**4,113,009**
EXPENSES		
Administration	797,830	757,664
Agents' commissions	697,226	625,328
Depreciation	27,308	23,887
Fire prevention tax	39,235	36,902
Loss prevention	68,233	65,518
Losses incurred - net of reinsurance recoveries; 1988 - $35,818, 1987 - $4,442	3,014,131	2,700,974
	4,643,963	**4,210,273**
Net underwriting loss	(243,324)	(97,264)
OTHER INCOME		
Net interest	1,017,117	943,560
Net office rental (depreciation $2,500; 1987 - $3,183)	1,941	(137)
Miscellaneous	22,567	3,691
Gain on sale of investments	112,995	147,863
	1,154,620	**1,094,977**
Net income	**$ 911,296**	**$ 997,713**

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1988

ASSETS	1988	1987
Cash	$ 249,293	$ 72,536
Receivables (Note 2)	392,977	352,807
Prepaid items	5,017	4,597
Deferred premium acquisition expenses	455,205	397,688
Investments (Note 3)	10,271,098	9,145,788
Land, building and equipment (Note 4)	247,689	227,115
	11,621,279	**10,200,531**
LIABILITIES		
Payables and accruals	$ 182,064	$ 125,609
Unpaid claims	855,897	743,833
Unearned premiums	3,011,273	2,670,340
	4,049,234	**3,539,782**
EQUITY		
Policyholders security fund, beginning of year	6,660,749	5,663,036
Net income	911,296	997,713
Policyholders security fund, end of year	7,572,045	6,660,749
	$11,621,279	**$10,200,531**

STATEMENT OF CHANGES IN FINANCIAL POSITION

FOR THE YEAR ENDED DECEMBER 31, 1988

	1988	1987
Resources provided		
Operations		
Net income	$ 911,296	$ 997,713
Adjustments to convert income to a cash basis		
Increase in unearned premiums	340,933	293,561
Increase (decrease) in claims payable	112,064	(567)
Increase in receivables	(40,170)	(58,039)
(Increase) decrease in prepaid items	(420)	27,000
Increase in deferred premium acquisition expenses	(57,517)	(67,791)
Increase in other payables	56,455	18,194
Gain on sale of equipment	(91)	
Depreciation	29,808	27,070
	1,352,358	1,237,141
Proceeds from sale of equipment	3,076	
	1,355,434	1,237,141
Resources applied		
Purchase of building and equipment	53,367	62,070
Increase in resources	1,302,067	1,175,071
Investments and cash, net of bank indebtedness		
Begining of year	9,218,324	8,043,253
Investments and cash		
End of year	$10,520,391	$ 9,218,324

NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 1988

1. Accounting Policies

(a) Depreciation
Depreciation of fixed assets is recorded on the diminishing balance method at the rates indicated in Note 4.

(b) Unearned premiums
The unearned premium reserve is based on the unexpired term of all policies of the company in force as at December 31.

(c) Deferred premium acquisition expenses
Deferred premium acquisiton expenses are those expenses such as agents' commissions, which relate directly to the acquisition of premiums. These expenses, to the extent that they are considered recoverable, are deferred and amoritized over the terms of the related premiums.

(d) Investment income and bond discounts and premiums
Investment income is accounted for on the accrual basis and bond discounts and premiums amoritized over the terms of the investments.

(e) Unpaid claims
The provision for unpaid claims is intended to cover the reported and unreported losses incurred prior to the company's year end net of recoveries from reinsurers.

2. Receivables

	1988	1987
Policyholders for premiums	$ 179,100	$ 131,285
Reinsurance	29,825	3,255
Accrued interest	175,520	210,144
Other	8,532	8,123
	$ 392,977	**$ 352,807**

3. Investments

	Cost	Market Value
Bonds at par less unamoritized purchase discounts and premiums	$ 7,892,629	$ 7,684,141
Deposit certificates at cost	2,378,469	2,373,753
	$ 10,271,098	**$ 10,057,894**

4. Land, building and equipment

	Rate	Cost	Accumulated Depreciation
Land		$ 31,000	
Building	5%	248,195	$ 123,900
Parking lot	8%	5,570	1,899
Office equipment	20%	223,647	139,213
Motor vehicle	30%	17,868	13,579
		$ 526,280	**$ 278,591**

5. Reinsurance

The company follows the policy of underwriting and reinsuring contracts of insurance which, in the main, limits the liability of the company to a maximum amount on any one property or liability loss to $100,000. In addition, the company has obtained reinsurance which limits the company's overall liability on losses to a maximum of 100% of the company's earned premium.

6. Comparative figures

Certain of the 1987 comparative figures have been reclassified to conform with the financial statement presentation adopted for 1988.

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1988

ASSETS

	1988	1987
Cash	$ 126,168	$ 18,296
Receivables	6,437	2,976
Prepaid expenses	39,860	4,797
Investments (Note 1)	39,860	104,400
Land and building (Note 2)	531,932	528,879
	$ 704,397	$ 659,348

LIABILITIES

Payables and accruals (Note 3)	$ 4,476	$ 3,720
Income taxes payable	14,083	15,050
	18,559	18,770
Unearned premiums	13,501	13,703
Deferred income taxes	4,838	4,638

SHAREHOLDERS' EQUITY

Capital stock (Note 4)	412,000	412,000
Retained earnings	255,499	210,237
	667,499	622,237
	$ 704,397	$ 659,348

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1988

	1988	1987
Gross premiums	$ 70,460	$ 74,923
Decrease in unearned premiums	202	1,452
Reinsurance premiums (Note 5)	(8,255)	(4,439)
	62,407	71,936
Underwriting expenses		
Administrative	21,283	25,138
Fees, licenses and taxes	2,604	2,162
Losses incurred	597	
	24,484	27,300
Income from insurance operations	37,923	44,636
Investment income	2,989	39,082
Rental income (Note 6)	17,962	553
Other Income (Note 7)	671	4,418
	59,545	88,689
Other expenses		
Rebate to associated company		30,000
Income before income taxes	59,545	58,689
Income taxes	14,283	15,606
Net income	45,262	43,083
Retained earnings, beginning of year	210,237	167,154
Retained earnings, end of year	$ 255,499	$ 210,237

HIGHLAND GROUP INSURANCE LIMITED
STATEMENT OF CHANGES IN FINANCIAL POSITION
For the Year Ended December 31, 1988

	1988	1987
Cash provided from (used for)		
Operations		
Net income	$ 45,262	$ 43,083
Deferred income taxes	200	556
Depreciation	21,409	831
	66,871	44,470
Changes in		
Receiveables	2,976	16,551
Prepaid expense	(1,640)	(4,397)
Payables and accruals	756	3,720
Income taxes payable	(967)	7,609
Unearned premiums	(202)	(1,451)
	67,794	66,502
Financing		
Issue of preferred shares		125,000
Investing		
Purchase of		
Building	(24,462)	(404,547)
Land		(125,163)
	(24,462)	(529,710)
Net cash provided (used)	43,332	(338,208)
Cash and investments		
Beginning of year	122,696	460,904
End of year	$ 166,028	$ 122,696

HIGHLAND GROUP INSURANCE LIMITED
NOTES TO FINANCIAL STATEMENTS
December 31, 1988

1. Investments

	1988	1987
50 - $1,000, 3% Government of Canada bonds at cost plus amortized discount maturing 1996 (market value $34,375)	$ 39,860	$ 38,545
Deposit certificates, at cost		51,000
Mortgage receivable bearing interest at 12% maturing 1988, no set terms of repayment		14,855
	$ 39,860	$ 104,400

2. Land and building

	Rate	Cost	1988 Accumulated Depreciation	1988 Net Book Value	1987 Net Book Value
Land		$ 125,163		$ 125,163	$ 125,163
Building	5%	429,009	$ 22,240	406,769	403,716
		$ 554,172	$ 22,240	$ 531,932	$ 528,879

The building is depreciated on a declining balance basis.

3. Payables and accruals

	1988	1987
Trade	$ 1,499	$ 699
Associated company		87
Director	2,977	2,934
	$ 4,476	$ 3,720

4. Capital stock

	1988	1987
Authorized		
1000 9% non-redeemable non-cumulative preferred shares with par value of $100 each		
4000 9% redeemable, non-cumulative preferred shares with par value of $100 each		
500 common shares with par value of $10		
Issued and outstanding		
1000 non-redeemable preferred shares	$ 100,000	$ 100,000
3070 redeemable preferred shares	307,000	307,000
500 common shares	5,000	5,000
	$ 412,000	$ 412,000

5. Reinsurance premiums

	1988	1987
Treaty	$ 2,844	$ 2,188
Facultative	5,411	2,251
	$ 8,255	$ 4,439

6. Rental income

	1988	1987
Rentals	$ 50,000	$ 2,083
Expenses		
Depreciation	21,409	831
Insurance	2,618	
Property tax	8,011	699
	$ 32,038	$ 1,530

7. Other income

Gain on sale of investments		$ 1,155
Rebate from associated company		3,000
Miscellaneous	$ 671	263
	$ 671	$ 4,418

8. Related party transactions

Gross premiums - parent and associated company	$ 70,460	$ 74,923
Rental - associated company	50,000	2,083
Investment income - associated company		3,100
	$ 120,460	$ 80,106

Associated expenses of $9,296 were paid to associated companies.

9. Reinsurance

The company follows the policy of underwriting and reinsuring contracts of insurance which limits the liability of the company to a maximum amount on any one property or liability loss to $50,000. In addition, the company has obtained reinsurance having an upper limit of $350,000 which limits the company's liability to $100,000 in the event of a series of claims arising out of a single occurrrence.

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1988

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	18,741,010	9,408,131		50.20
Automobile	27,312,000	24,621,000		90.14
Accident & Sickness	16,917,566	14,979,962		88.54
All Other Classes	7,448,000	2,630,651		35.32
TOTAL (a)	70,418,576	51,639,744		73.33
LIFE INSURANCE (including annuities)	40,905,230	4,758,585	Death Claims	
		7,329	Disability Claims	
		320,631	Matured Endowments	
		88,211	Total Annuity Payments	
		2,839,892	Surrender Values	
		5,155,472	Dividends	
TOTAL (b)	40,905,230	13,170,120		32.19
GRAND TOTAL (a) (b)	111,323,806	64,809,864		58.21

COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES
1987

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	17,887,953	8,937,974		49.96
Automobile	24,020,000	20,023,000		83.36
Accident & Sickness	15,417,194	11,854,135		76.89
All Other Classes	5,976,000	1,911,000		31.98
TOTAL (a)	63,301,147	42,726,109		67.50
LIFE INSURANCE (including annuities)	35,598,697	6,268,220	Death Claims	
		39,659	Disability Claims	
		207,989	Matured Endowments	
		104,116	Total Annuity Payments	
		2,208,975	Surrender Values	
		3,983,444	Dividends	
TOTAL (b)	35,598,697	12,812,403		35.99
GRAND TOTAL (a) (b)	98,899,844	55,538,512		56.15

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1987		New Issued and Other Additions in 1988		Policies in Force End of 1988	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	53	7,618,000	1	1,376,694	54	8,994,694
ACTRA Fraternal Benefit Society	22	237,000	15	364,000	37	601,000
Aetna Life Insurance Company	1	5,000			1	5,000
Aetna Life Insurance Company of Canada	474	23,601,768	3	988,995	477	24,590,763
Alexander Hamilton Life Insurance Company of America	783	5,132,460	175	690,268	958	5,822,728
Allstate Life Insurance Company	1	10,000			1	10,000
Allstate Life Insurance Company of Canada	117	4,191,000	32	1,490,000	149	5,681,000
American Bankers Life Assurance Company of Florida		556,362		957,999		1,514,361
American Income Life Insurance Company						
American Life Insurance Company	77	8,819,500	2	200,000	79	9,019,500
AMEX Life Assurance Company						
Assumption Mutual Life Insurance Company	568	18,189,614	46	2,847,141	614	21,036,755
Balboa Life Insurance Company						
Bankers Life & Casualty Company						
Blue Cross Life Insurance Company of Canada	1,424	72,904	261	10,806	1,685	83,710
The Canada Life Assurance Company	2,888	177,766,799	278	106,888,367	3,166	284,655,166
Canadian Foresters Life Insurance Society	32	180,889		1,572	32	182,461
Canadian General Life Insurance Company	1,270	104,386,850	797	8,447,122	2,067	112,833,972
Chrysler Life Insurance Company of Canada	13	76,367	4	51,724	17	128,091
CIGNA Life Insurance Company of Canada						
The Citadel Life Assurance Company	57	6,105,919	1	573,900	58	6,679,819
College Retirement Equities Fund						
Colonia Life Insurance Company	58	5,084,305	10	1,945,695	68	7,030,000
Combined Insurance Company of America	2	145,400	2	223,600	4	369,000
Commercial Union Life Assurance Company of Canada	185	14,098,100	15	2,196,889	200	16,294,989
Confederation Life Insurance Company	940	353,401,719	3	184,208,504	943	537,610,223

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1987		New Issued and Other Additions in 1988		Policies in Force End of 1988	
	No.	Amount	No.	Amount	No.	Amount
Connecticut General Life Insurance Company		28,758				28,758
Continental Assurance Company						
Co-operants, Mutual Life Insurance Society	20	3,305,085		5,068,985	20	8,374,070
Co-operators Life Insurance Company	1,054	88,770,104	145	26,906,422	1,199	115,676,526
The Credit Life Insurance Company						
Crown Life Insurance Company	426	36,048,371	158	20,808,891	584	56,857,262
CUMIS Life Insurance Company	217	49,908,299	35	36,426,015	252	86,334,314
CUNA Mutual Insurance Society	49	317,952		78	49	318,030
Electrical Workers' Benefit Association	90	216,000	4	9,600	94	225,600
The Empire Life Insurance Company	1,000	15,245,924	8	5,155,642	1,008	20,401,566
The Equitable Life Insurance Company of Canada	20	15,596,250	2	168,875	22	15,765,125
Financial Life Assurance Company of Canada	8	2,150,000	7	1,500,000	15	3,650,000
Ford Life Insurance Company	11	544,218	(2)	(54,765)	9	489,453
General American Life Insurance Company						
Gerling Global Life Insurance Company	11	544,218	(2)	(54,795)	9	489,423
Glacier National Life Assurance Company			5	8	5	8
The Globe Life Insurance Company	5	37,061			5	37,061
The Grand Orange Lodge of British America - Benefit Fund	137	379,001	2	22,214	139	401,215
The Great-West Life Assurance Company	1,272	197,378,258	202	36,446,204	1,474	233,824,462
The Halifax Life Insurance Company	76	2,374,973	16	786,865	92	3,161,838
The Imperial Life Assurance Company of Canada	7,235	285,801,503	704	52,547,223	7,939	338,348,726
Industrial-Alliance Life Insurance Company	45	7,164,689	13	1,204,769	58	8,369,458

John Alden Life Insurance Company						
John Hancock Mutual Life Insurance Company	5	147,291		9,876	5	157,167
Knights of Columbus	817	11,918,180	67	1,762,260	884	13,680,440
Laurentian Life Insurance Company of Canada	98	2,044	2	30	100	2,074
The Laurentian Mutual Insurance Company	17	316,735	8	133,905	25	450,640
Laurier Life Insurance Company	145	26,783,287	260	35,992,840	405	62,776,127
Life Insurance Company of North America						
London Life Insurance Company	1,594	40,733,485	229	14,557,576	1,823	55,291,061
The Manufacturers Life Insurance Company	1,689	92,539,869	37	8,932,301	1,726	101,472,170
The Maritime Life Assurance Company	827	94,419,818	40	64,434,596	867	158,854,414
Massachusetts Mutual Life Insurance Company	1	15,000			1	15,000
Metropolitan Life Insurance Company	3,397	75,799,544	60	865,627	3,457	76,665,171
Metropolitan Life Insurance Company of Canada	11	675,000	13	1,030,165	24	1,705,165
MIC Life Insurance Corporation	1,174	10,764,968	1,142	11,265,220	2,316	22,030,188
MONY Life Insurance Company of Canada	30	3,193,938	6	300,000	36	3,493,938
The Mutual Life Assurance Company of Canada	8,324	422,327,791	1,049	125,991,901	9,373	548,319,692
Mutual of Omaha Insurance Company	1,265	39,445,687	414	13,891,186	1,679	53,336,873
National Fidelity Life Assurance Company						
The National Life Assurance Company of Canada	103	54,159,030	10	6,066,256	113	60,225,286
New York Life Insurance Company	118	30,442,256	8	4,062,025	126	34,504,281
New York Life Insurance Company of Canada						
North American Life Assurance Company	534	16,997,923	4	792,960	538	17,790,883
North American Life & Casualty Company	38	186,250			38	186,250
The North West Life Assurance Company of Canada	15	537		107	15	644
Norwich Union Life Insurance Society	38	1,231,770	2	376,347	40	1,608,117
Old Republic Life Insurance Company	43	188,881			43	188,881
The Order of United Commercial Travelers of America						
The Paul Revere Life Insurance Company	2	110,000	1	100,000	3	210,000
Pennsylvania Life Insurance Company	65	1,204,804	3	79,417	68	1,284,221
Pioneer Life Assurance Company	6	243,388	(1)	(92,679)	5	150,709
The Prudential Assurance Company Limited	158	117,191,102	23	21,946,994	181	139,138,096
The Prudential Insurance Company of America	5,471	129,577,561	393	14,527,317	5,864	144,104,878
The Prudential Life Assurance Company of England (Canada)	2	65,000			2	65,000

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1987		New Issued and Other Additions in 1988		Policies in Force End of 1988	
	No.	Amount	No.	Amount	No.	Amount
Reliable Life Insurance Company	18	13,145,273		13,585,078	18	26,730,351
Royal Life Insurance Company of Canada	1	100,000	23	540,643	24	640,643
Royal Life Insurance Limited	22	374,202			22	374,202
La Sauvegarde Compagnie D'Assurance Sur LaVie	7	110,929	1	10,292	8	121,221
Seaboard Life Insurance Company	20	6,411,321	5	6,546,505	25	12,957,826
La Societe d'Assurance des Caisses Popularies Acadiennes						
The Sovereign Life Insurance Company	131	4,993,364	1	100,000	132	5,093,364
The Standard Life Assurance Company	497	17,076,452	1	60,736	498	17,137,188
Sun Alliance and London Assurance Company (Canada)	116	11,659,228	23	3,369,204	139	15,028,432
Sun Alliance and London Assurance Company Limited	149	8,210,837	4	573,764	153	8,784,601
Sun Life Assurance Company of Canada	5,104	281,755,263	594	45,863,475	5,708	327,618,738
Teachers Insurance and Annuity Association of America	2	77,738			2	77,738
Toronto Mutual Life Insurance Company	55	604,545	3	6,000	58	610,545
Transamerica Life Insurance Company of Canada	274	27,094,645	88	11,068,447	362	38,163,092
Transamerica Occidental Life Insurance Company	192	7,151,320	19	2,080,228	211	9,231,548
The Travelers Insurance Company	13	144,322		1,006,610	13	1,150,932
Travelers Life Insurance Company of Canada						
Union of Canada Life Insurance						
United of Omaha Life Insurance Company	2	10,000			2	10,000
UNUM Life Insurance Company	1	5,000			1	5,000
UNUM Life Insurance Company of America						
The Wawanesa Mutual Life Insurance Company	256	13,738,891	30	2,184,311	286	15,923,202
Westbury Life Insurance Company	9	796			9	796
The Western Life Assurance Company	26	1,921,053		1,167	26	1,922,220

Zurich Life & Health Insurance Company of Canada	6	9,189,759		1,932	6	9,191,691
Zurich Life Insurance Company of Canada	41	3,847,579	9	4,167,593	50	8,015,172
TOTALS	54,580	3,013,794,276	7,513	918,597,719	62,093	3,932,391,995

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	44,256	1,340	45,596				45,596
*ACTRA Fraternal Benefit Society			6,514				6,514
Aetna Life Insurance Company	581		581				581
Aetna Life Insurance Company of Canada	216,798	31,676	248,474	81,429	17,579	99,008	347,482
Alexander Hamilton Life Insurance Company of America		44,964	44,964				44,964
Allstate Life Insurance Company	192		192				192
Allstate Life Insurance Company of Canada	15,752	3,689	19,441	851		851	20,292
American Bankers Life Assurance Company of Florida		49,432	49,432				49,432
American Income Life Insurance Company							
American Life Insurance Company	27,346		27,346				27,346
AMEX Life Insurance Company							
Assumption Mutual Life Insurance Company	142,738	6,250	148,988	108,418	28,363	136,781	285,769
Balboa Life Insurance Company							
Bankers Life & Casualty Company							
Blue Cross Life Insurance Company of Canada	84,161	183,783	267,944				267,944
The Canada Life Assurance Company	1,325,294	287,223	1,612,517	2,055,286	96,132	2,151,418	3,763,935
**Canadian Foresters Life Insurance Society			3,037			1,000	4,037
Canadian General Life Insurance Company	242,943	77,892	320,835	950		950	321,785
Chrysler Life Insurance Company of Canada		1,296	1,296				1,296
CIGNA Life Insurance Company of Canada							
The Citadel Life Assurance Company	8,497	11,362	19,859	515	5,622	6,137	25,996
College Retirement Equities Fund							
Colonial Life Insurance Company	142,412		142,412				142,412
Combined Insurance Company of America	357	594	951				951
Commercial Union Life Assurance Company of Canada	67,697	67,917	135,614	11,777		11,777	147,391

Confederation Life Insurance Company	98,377	1,349,611	1,447,988	20	2,607	2,627	1,450,615
Connecticut General Life Insurance Company		79	79				79
Continental Assurance Company							
Co-operants, Mutual Life Insurance Society	880	30,352	31,232				31,232
Co-operators Life Insurance Company	235,633	75,286	310,919	106,891	220,562	327,453	638,372
The Credit Life Insurance Company							
Crown Life Insurance Company	121,456	164,113	285,569	29,880	43,657	73,537	359,106
CUMIS Life Insurance Company	26,982	324,605	351,587		116,493	116,493	468,080
CUNA Mutual Insurance Society	3,429		3,429				3,429
*Electrical Workers' Benefit Association			738				738
The Empire Life Insurance Company	130,114	10,335	140,449	100,286		100,286	240,735
Equitable Life Insurance Company of Canada	7,863		7,863	840		840	8,703
Financial Life Assurance Company of Canada	9,217		9,217				9,217
Ford Life Insurance Company		16,210	16,210				16,210
General American Life Insurance Company							
Gerling Global Life Insurance Company	2,000		2,000				2,000
Glacier National Life Assurance Company	0	1	1				1
The Globe Life Insurance Company	1,143		1,143				1,143
*The Grand Orange Lodge of British America - Benefit Fund			14,498				14,498
The Great-West Life Assurance Company	375,744	693,353	1,069,097	106,931	604,657	711,588	1,780,685
Halifax Life Insurance Company	17,138		17,138				17,138
The Imperial Life Assurance Company of Canada	2,884,216	86,990	2,971,206	575,938		575,938	3,547,144
Industrial-Alliance Life Insurance Company	9,431	5,906	15,337	120	685	805	16,142
John Alden Life Insurance Company							
John Hancock Mutual Life Insurance Company	679	501	1,180		28	28	1,208
* **Knights of Columbus			135,207			17,160	152,367
Laurentian Life Insurance Company of Canada	6,406		6,406				6,406
The Laurentian Mutual Insurance Company	3,820		3,820	420		420	4,240
Laurier Life Insurance Company	155	1	156		-		156
Life Insurance Company of North America							
London Life Insurance Company	298,657	69,927	368,584	125,560	4,717	130,277	498,861

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
The Manufacturers Life Insurance Company	468,624	102,058	570,682	483,620	405,141	888,761	1,459,443
The Maritime Life Assurance Company	237,631	264,488	502,119	359,183	288,316	647,499	1,149,618
Massachusetts Mutual Life Insurance Company	276		276		483	483	759
Metropolitan Life Insurance Company	142,112	135,666	277,778	117,368		117,368	395,146
Metropolitan Life Insurance Company of Canada	51,952		51,952				51,952
MIC Life Insurance Corporation		57,554	57,554				57,554
MONY Life Insurance Company of Canada	19,769		19,769	10,500		10,500	30,269
The Mutual Life Assurance Company of Canada	3,652,182	138,102	3,790,284	3,563,348	1,920,536	5,483,884	9,274,168
Mutual of Omaha Insurance Company	461,222	7,286	468,508	775		775	469,283
National Fidelity Life Assurance Company							
The National Life Assurance Company of Canada	205,454	130,357	335,811		3,414,713	3,414,713	3,750,524
New York Life Insurance Company	48,202	94,492	142,694				142,694
New York Life Insurance Company of Canada				600		600	600
North American Life Assurance Company	175,785	8,945	184,730	10,852	63,742	74,594	259,324
North American Life & Casualty Company	1,380		1,380				1,380
The North West Life Assurance Company of Canada	1,828		1,828	9,757		9,757	11,585
Norwich Union Life Insurance Society	8,910	1,525	10,435				10,435
Old Republic Life Insurance Company							
The Order of United Commercial Travelers of America							
The Paul Revere Life Insurance Company	2,630	493	3,123				3,123
Pennsylvania Life Insurance Company	6,927	1,520	8,447				8,447
Pioneer Life Assurance Company	1,106		1,106	544		544	1,650
The Prudential Assurance Company Limited	59,732	177,602	237,334	4,818		4,818	242,152

The Prudential Insurance Company of America	1,127,816	169,675	1,297,491	353,398		353,398	1,650,889
The Prudential Life Assurance Company of England (Canada)	436	42,994	43,430	68,790	1,599	70,389	113,819
Reliable Life Insurance Company	8,083	39,042	47,125				47,125
Royal Life Insurance Company of Canada	5,614	221	5,835				5,835
La Sauvegarde Compagnie d'Assurance Sure LaVie	1,241		1,241				1,241
Seaboard Life Insurance Company	7,520	131,199	138,719	20,000		20,000	158,719
La Societe d'Assurance des Caisses Popularies Acadiennes.							
The Sovereign Life Insurance Company	40,963		40,963	3,285		3,285	44,248
The Standard Life Assurance Company	161,854		161,854	760,317	857,942	1,618,259	1,780,113
Sun Alliance and London Assurance Company (Canada)	36,837		36,837	1,717		1,717	38,554
Sun Alliance and London Assurance Company Limited	40,632	385	41,017				41,017
Sun Life Assurance Company of Canada	2,039,369	376,110	2,415,479	677,719	1,485,531	2,163,250	4,578,729
Teachers Insurance and Annuity Association of America	101		101				101
Toronto Mutual Life Insurance Company	5,546		5,546	3,971		3,971	9,517
Transamerica Life Insurance Company of Canada	107,515		107,515	2,046	1,315	3,361	110,876
Transamerica Occidental Life Insurance Company	39,491	42,324	81,815				81,815
The Travelers Insurance Company	1,090	984	2,074				2,074
Travelers Life Insurance Company of Canada							
Union of Canada Life Insurance							
United of Omaha Life Insurance Company	134		134				134
UNUM Life Insurance Company	37		37				37
UNUM Life Insurance Company of America							
The Wawanesa Mutual Life Insurance Company	75,723		75,723	38,662		38,662	114,385
Westbury Life Insurance Company	2,045	170	2,215				2,215
The Western Life Assurance Company	8,003		8,003				8,003
Zurich Life & Health Insurance Company of Canada		891	891				891
Zurich Life Insurance Company of Canada	8,487	13,880	22,367				22,367
*Direct Premium Income Insurance							
**Direct Considerations for Annuities							
TOTALS *I- 59,994							
**A- 18,160	15,816,623	5,532,651	21,509,268	9,797,382	9,580,420	19,395,962	40,905,230

Note: Companies marked with an * or ** do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O					5,882	70	
	G							5,952
ACTRA Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O	182						182
	G							
Aetna Life Insurance Company of Canada	O	(865)		38,640		43,174	41,368	166,184*
	G	78,053	(34,000)				(186)	
Alexander Hamilton Life Insurance Company of America	O							
	G	9,837						9,837
Allstate Life Insurance Company	O							
	G							
Allstate Life Insurance Company of Canada	O	4,413				1,649		
	G	24,023						30,085
American Bankers Life Assurance Company of Florida	O							
	G	1,000						1,000
American Income Life Insurance Company	O							
	G							
American Life Insurance Company	O							
	G							
AMEX Life Assurance Company	O							
	G							
Assumption Mutual Life Insurance Company	O	8,511				7,846		
	G							16,357

Balboa Life	O							
Insurance Company	G							
Bankers Life &	O							
Casualty Company	G							
Blue Cross Life Insurance	O	1,042						
Company of Canada	G	254,880						255,922
The Canada Life	O	(1,503)		72,616		237,846	392,036	
Assurance Company	G	205,631	391				104	907,121
Canadian Foresters Life	O							
Insurance Society	G		523		17,433			17,956
Canadian General Life	O	101,687						
Insurance Company	G	74,815					8,698	185,200
Chrysler Life Insurance	O							
Company of Canada	G	(2)						(2)
CIGNA Life Insurance	O							
Company of Canada	G							
The Citadel Life	O	45				5,633	1,106	
Assurance Company	G	950						7,734
College Retirement	O							
Equities Fund	G							
Colonia Life	O					3		
Insurance Company	G							3
Combined Insurance	O							
Company of America	G							
Commercial Union Life Assurance	O	84,350				24,812	6,968	
Company of Canada	G	378						116,508
Confederation Life	O	71,773		39,325		51,776	84,842	
Insurance Company	G	1,144,405					154,675	1,546,796
Connecticut General Life	O							
Insurance Company	G	(24)						(24)
Continental	O							
Assurance Company	G							
Co-operants, Mutual Life	O							
Insurance Society	G							
Co-operators Life	O			6,000		19,362	38,569	
Insurance Company	G	6,964						70,895

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Credit Life Insurance Company	O							
	G							
Crown Life Insurance Company	O	6,000		1,672		5,714	15,026	
	G	29,040						57,452
CUMIS Life Insurance Company	O	500					2,047	
	G	192,229	842				3,698	199,316
CUNA Mutual Insurance Society	O	(29)				360	497	
	G							828
Electrical Workers' Benefit Association	O							
	G							
The Empire Life Insurance Company	O	10,779		29,843		57,245	60,886	
	G	5,488					1,430	165,671
The Equitable Life Insurance Company of Canada	O					2,337	3,211	
	G							5,548
Financial Life Assurance Company of Canada	O							
	G							
Ford Life Insurance Company	O							
	G	81,510						81,510
General American Life Insurance Company	O							
	G							
Gerling Global Life Insurance Company	O	(58)				300	773	
	G							1,015
Glacier National Life	O							

Assurance Company	G							
The Globe Life	O	6,851						
Insurance Company	G							6,851
The Grand Orange Lodge of	O							
British America - Benefit Fund	G				15,620			15,620
The Great-West Life	O	347,412		28,054		64,361	241,795	
Assurance Company	G	27,588						709,210
The Halifax Life	O						295	
Insurance Company	G							295
The Imperial Life Assurance	O	165,402				356,088	512,488	
Company of Canada	G	16,174					(4,543)	1,045,609
Industrial-Alliance Life	O							
Insurance Company	G							
John Alden Life	O							
Insurance Company	G							
John Hancock Mutual	O						418	
Life Insurance Company	G	81						499
Knights	O							
of Columbus	G				55,158			55,158
Laurentian Life Insurance	O					546		
Company of Canada	G							546
The Laurentian Mutual	O							
Insurance Company	G							
Laurier Life	O	2						
Insurance Company	G							2
Life Insurance Company of	O							
North America	G							
London Life	O	56,681	11,106	9,419		126,743	163,425	
Insurance Company	G	103,808	4,293				(-)815	474,660
The Manufacturers Life	O	65,355		10,339		316,899	135,848	
Insurance Company	G							528,441

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Maritime Life Assurance Company	O	53,029		21,056		72,721	31,459	
	G	128,409					606,109	912,783
Massachusetts Mutual Life Insurance Company	O						127	
	G							127
Metropolitan Life Insurance Company	O	13,459	1,401	7,990		46,473	69,808	
	G	113,187	9,833				9,204	271,355
Metropolitan Life Insurance Company of Canada	O						206	
	G							206
MIC Life Insurance Corporation	O							
	G	52,246						52,246
MONY Life Insurance Company of Canada	O						38	
	G							38
The Mutual Life Assurance Company of Canada	O	175,780	19,200	13,000		527,988	1,443,315	
	G	195,268				(704)	44,408	2,418,255
Mutual of Omaha Insurance Company	O	(123)		1,000		34,676	32,585	
	G	(15,194)						52,944
National Fidelity Life Assurance Company	O							
	G							
The National Life Assurance Company of Canada	O					3,168	4,404	
	G					333,177		340,749
New York Life Insurance Company	O	(136,364)				38,705	18,424	
	G	37,135					56,498	14,398
New York Life Insurance Company of Canada	O							
	G							

North American Life Assurance Company	O	9,941		7,045	69,133	60,575	
	G	10,000					156,694
North American Life & Casualty Company	O	1,000					
	G	2,310					3,310
Norwich Union Life Insurance Society	O					792	
	G						792
Old Republic Life Insurance Company	O						
	G						
The Order of United Commercial Travelers of America	O						
	G						
The Paul Revere Life Insurance Company of Canada	O						
	G	(5,208)					(5,208)
Pennsylvania Life Insurance Company	O						
	G					629	629
Pioneer Life Assurance Company	O			234		234	
	G						468
The Prudential Assurance Company Limited	O	22,500		8,469	30,785	27,896	
	G	102,000					191,650
The Prudential Insurance Company of America	O	36,758	(1,468)	6,163	137,355	332,873	
	G	110,478	(4,891)			3,773	621,041
The Prudential Life Assurance Company of England (Canada)	O						
	G						
Reliable Life Insurance Company	O						
	G						
Royal Life Insurance Company of Canada	O				3,143	2,536	
	G						5,679
La Sauvegarde Compagnie d'Assurance Sur LaVie	O				11	120	
	G						131
Seaboard Life Insurance Company	O					81	
	G	30					111
La Societe d'Assurance des Caisses Popularies Acadiennes	O						
	G						
The Sovereign Life Insurance Company	O	15,368			3,757	1,783	
	G						20,908

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

		Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
		Ordinary	Group	Total	Ordinary	Group	Total	
The Standard Life	O					59,062	73,731	
Assurance Company	G	39						132,832
Sun Alliance and	O					3,453	50	
London Assurance Company (Canada)	G							3,503
Sun Alliance and	O			3,292			3,611	
London Assurance Company Limited	G							6,903
Sun Life Assurance	O	260,381		16,474		140,842	453,383	
Company of Canada	G	186,582					5,826	1,063,488
Teachers Insurance and Annuity	O							
Association of America	G							
Toronto Mutual Life	O	20,000					171	
Life Insurance	G							20,171
Transamerica Life Insurance	O	147				651	659	
Company of Canada	G							1,457
Transamerica Occidental Life	O	44,928						
Insurance Company of Canada	G	15,224						60,152
The Travelers	O		99			92		
Insurance Company	G	-(8,481)						-(8,290)
Travelers Life Insurance	O							
Company of Canada	G							
Union of Canada	O							
Life Insurance	G							
UNUM Life	O						148	
Insurance Company	G							148

UNUM Life Insurance Company of America	O							
	G							
The Wawanesa Mutual Life Insurance Company	O							
	G					5,816	4,424	
Westbury Life Insurance Company	O							10,240
	G							
The Western Life Assurance Company	O							
	G					196	268	
								464
Zurich Life & Health Insurance Company of Canada	O							
	G	132,369						132,369
Zurich Life Insurance Company of Canada	O	29						
	G					816	595	
								1,440
TOTALS		4,758,585	7,329	320,631	88,211	2,839,892	5,155,472	13,170,120

PROPERTY INSURANCE

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Aetna Casualty & Surety Company	20,000	(2,000)		12,000	6,000	50.00
Aetna Insurance Company					(215,000)	
Affiliated FM Insurance Company	9,000			19,000		
Allendale Mutual Insurance Company	11,000			2,000		
Allianz Insurance Company					1,000	
Allstate Insurance Company						
Allstate Insurance Company of Canada	3,000			13,000		
American Bankers Insurance Company of Florida	98,000	132,000	134.69	58,000	1,000	1.72
American Home Assurance Company	805,000	196,000	24.34	1,156,000	72,000	6.23
The American Road Insurance Company				1,000		
Argonaut Insurance Company (Discontinuing)						
Arkwright-Boston Manufacturers Mutual Insurance Company				1,000		
Arkwright Mutual Insurance Company	6,000					
AXA Home Insurance Company	16,000	5,000	31.25	14,000	4,000	28.57
The Boiler Inspection and Insurance Company of Canada						
The Canada Accident and Fire Assurance Company	15,000	51,000	340.00	12,000	15,000	125.00
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	143,000	19,000	13.28	129,000	77,000	59.69
The Canadian Indemnity Company	533,000	302,000	56.66	490,000	29,000	5.92
The Canadian Provincial Insurance Company						
The Canadian Surety Company	73,000	18,000	24.66	97,000	89,000	91.75
Canners Exchange Subscribers at Warner Inter-Insurance Bureau				(38)		
The Casualty Company of Canada	544,000	325,000	59.74	506,000	154,000	30.43
The Century Insurance Company of Canada						
Chateau Insurance Company	6,000			6,000		
Chrysler Insurance Company						
Chubb Insurance Company of Canada	6,000			4,000		

CIGNA Insurance Company of Canada	26,000	1,000	3.85	39,000	11,000	28.21
The Citadel General Assurance Company				1,000		
The Commerce Group Insurance Company	1,000			1,000		
Commerce and Industry Insurance Company of Canada	1,000				(4,000)	
Commercial Union Assurance Company of Canada	1,399,000	712,000	50.89	1,321,000	494,000	37.40
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	116,000			120,000		
Constitution Insurance Company of Canada	81,000	65,000	80.25	86,000	(1,077,000)	
Continental Casualty Company						
The Continental Insurance Company	286,000	(4,000)		409,000	715,000	174.82
The Continental Insurance Company of Canada	1,000			1,000		
The Contingency Insurance Company Limited				5,000	1,000	20.00
Co-operators General Insurance Company	1,746,000	1,272,000	72.85	1,616,000	707,000	43.75
Coronation Insurance Company Limited						
Coseco Insurance Company	4,000					
CUMIS General Insurance Company	39,000	9,000	23.08	44,000	11,000	25.00
The Dominion of Canada General Insurance Company	407,000	409,000	98.08	361,000	141,000	39.06
The Dominion Insurance Corporation	2,000			3,000	1,000	33.33
Eaton Insurance Company				246,000	217,000	8.21
Ecclesiastical Insurance Office plc	42,000	5,000	11.90	62,000	6,000	9.68
Economical Mutual Insurance Company	299,000	(14,000)		246,000	217,000	88.21
Elite Insurance Company	54,000	7,000	12.96	80,000	273,000	341.25
The Employers Insurance of Wausau, A Mutual Company						
English and American Insurance Company Limited						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	3,000			3,000	6,000	200.00
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company						
GAN Incendie Accidents				3,000		
The General Accident Assurance Company of Canada	442,000	124,000	28.05	414,000	360,000	86.96
General Insurance Corporation of New Brunswick	76,000	8,000	10.52	204,000	137,000	67.16
Gerling Global General Insurance Company	14,000	(4,000)		147,000	25,000	17.01
Gold Circle Insurance Company		245,000			1,000	
Grain Insurance and Guarantee Company	46,000	8,000	17.39	63,000	138,000	219.05
Great American Insurance Company						

PROPERTY INSURANCE (continued)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Le Groupe Desjardins Assurances Generales					8,000	
Guardian Insurance Company of Canada	485,090	192,000	39.59	416,000	235,000	56.49
The Halifax Insurance Company	15,000	1,000	6.67	73,000	2,000	2.74
The Hanover Insurance Company	1,000			1,000		
The Hartford Fire Insurance Company	3,000			8,000		
Hartford Insurance Company of Canada						
Herald Insurance Company				1,000		
Highland Group Insurance Ltd.	70,460			74,923		
Insurance Company of North America		(2,000)		17,000	(3,000)	
The Insurance Corporation of Ireland Limited						
Jevco Insurance Company						
John Deere Insurance Company of Canada	33,000	53,000	160.61	30,000		
Kansa General Insurance Company	10,000	13,000	130.00			
Kent General Insurance Corporation	58,000	144,000	248.28	94,000	242,000	257.45
Laurentian Casualty Company of Canada	6,000			3,000		
The Laurentian General, Insurance Company Inc.	(7,000)	(85,000)			102,000	
The Laurentian Shield Insurance Company					1,000	
Liberty Mutual Fire Insurance Company	3,000			1,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London and Midland General Insurance Company	22,000	(7,000)		33,000	28,000	84.85
Lumbermens Mutual Casualty Company						
Lumbermen's Underwriting Alliance	48,000	5,000	10.42	65,000	1,000	1.54
Markel Insurance Company of Canada	126,000	124,000	98.41	147,000	8,000	5.44

Metropolitan General Insurance Company						
Metropolitan Insurance Company						
Motors Insurance Corporation						
New Hampshire Insurance Company	98,000	115,000	117.35	25,000	381,000	1,524.00
New Rotterdam Insurance Company	1,000	1,000	100.00	5,000	1,000	20.00
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	395,000	109,000	27.59	352,000	263,000	74.72
North American Company for Property and Casualty Insurance						
Nova Scotia General Insurance Company	228,000	65,000	28.51			
Old Republic Insurance Company	1,000			1,000		
Pacific Employers Insurance Company					3,000	
Pafco International Insurance Company	(1,000)			(5,000)		
The Personal Insurance Company of Canada	14,000	41,000	292.86	14,000	4,000	28.57
Phoenix Assurance Company of Canada	396,000	96,000	24.24	301,000	86,000	28.57
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	101,000	28,000	27.72	99,000	25,000	25.25
Prince Edward Island Mutual Fire Insurance Company	5,238,550	3,014,131	57.53	4,759,068	2,700,974	56.75
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company	2,000	(397,000)			526,000	
Prudasco Insurance Company						
Prudential of America General Insurance Company (Canada)	41,000	17,000	41.46	33,000	10,000	30.30
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	376,000	148,000	39.36	326,000	165,000	50.61
Reliance Insurance Company	5,000	(1,000)		3,000	7,000	233.33
Royal Insurance Company of Canada	1,235,000	337,000	26.85	1,104,000	495,000	44.84
St. Paul Fire and Marine Insurance Company	17,000	(1,000)		14,000	(3,000)	
Scottish & York Insurance Company Limited	8,000	(14,000)		16,000	4,000	25.00
Seaboard Life Insurance Company						
Seaboard Surety Company of Canada						
Security Insurance Company of Hartford				1,000		
Sentry Insurance A Mutual Company	8,000	36,000	450.00	9,000	77,000	855.56
Simcoe & Erie General Insurance Company	5,000	4,000	80.00	12,000	(9,000)	
The Sovereign General Insurance Company	82,000	8,000	9.76	113,000	6,000	5.31

PROPERTY INSURANCE (continued)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Stanstead and Sherbrooke Insurance Company	3,000			2,000		
Sun Alliance Insurance Company	676,000	457,000	67.60	541,000	219,000	40.48
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	117,000	16,000	13.67	106,000	63,000	59.43
Traders General Insurance Company	65,000	8,000	12.80	59,000	35,000	59.32
Trafalgar Insurance Company Limited				1,000		
Trafalgar Insurance Company of Canada						
Transit Insurance Company	7,000	(7,000)				
Transport Insurance Company					2,000	
The Travelers Indemnity Company	17,000	(1,000)		12,000	4,000	33.33
Unifund Assurance Company	130,000	31,000	23.85	134,000	86,000	64.18
United States Fidelity and Guaranty Company	12,000	(1,000)		9,000	4,000	44.44
United States Fire Insurance Company	3,000	11,000	366.67	4,000	6,000	150.00
USF & G Insurance Company of Canada	32,000	13,000	40.62	128,000	1,000	0.78
Utica Mutual Insurance Company	2,000					
Voyageur Insurance Company	1,000	1,000	100.00			
The Wawanesa Mutual Insurance Company	291,000	60,000	20.62	322,000	166,000	51.55
Wellington Insurance Company	702,000	283,000	40.31	582,000	428,000	73.54
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	135,000	45,000	33.33	71,000	19,000	26.76
Zurich Idemnity Company of Canada	20,000	559,000	2,795.00			
TOTALS	18,741,010	9,408,131	50.20	17,887,953	8,937,974	49.96

AUTOMOBILE INSURANCE

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Aetna Casualty & Surety Company						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	124,000	184,000	148.39	113,000	64,000	56.64
American Bankers Insurance Company of Florida						
American Home Assurance Company	(2,000)	(32,000)		(16,000)	(155,000)	
The American Road Insurance Company	22,000			16,000		
Argonaut Insurance Company (Discontinuing)						
AXA Home Insurance Company	96,000	309,000	321.87	121,000	320,000	144.80
The Canada Accident and Fire Assurance Company	12,000	4,000	33.33	1,000	11,000	1,100.00
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	329,000	608,000	184.80	288,000	122,000	42.36
The Canadian Indemnity Company	550,000	263,000	47.81	502,000	363,000	72.31
The Canadian Provincial Insurance Company	2,000	3,000	150.00	2,000		
The Canadian Surety Company	2,000	8,000	400.00	3,000	(12,000)	
The Casualty Company of Canada	1,547,000	917,000	59.27	1,442,000	1,437,000	99.65
The Century Insurance Company of Canada						
Chateau Insurance Company	1,000			3,000		
Chrysler Insurance Company	19,000			9,000	7,000	77.78
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada	2,000			5,000	(5,000)	
The Citadel General Assurance Company		5,000		4,000	43,000	1,075.00
The Commerce Group Insurance Company						
Commercial Union Assurance Company of Canada	3,659,000	2,162,000	59.09	3,547,000	2,383,000	67.18
Commonwealth Insurance Company					(15,000)	
Constitution Insurance Company of Canada						
Continental Casualty Company		11,000		5,000		
The Continental Insurance Company	154,000	141,000	91.55	141,000	64,000	45.39
The Continental Insurance Company of Canada				1,000		

AUTOMOBILE INSURANCE (continued)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Contingency Insurance Company Limited					9,000	
Co-operators General Insurance Company	6,467,000	5,933,000	91.74	5,820,000	5,308,000	91.20
Coronation Insurance Company Limited						
Coseco Insurance Company	14,000	21,000	150.00			
CUMIS General Insurance Company	1,000			1,000		
The Dominion of Canada General Insurance Company	994,000	776,000	78.07	920,000	566,000	61.52
The Dominion Insurance Corporation					(18,000)	
Eaton Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	915,000	801,000	87.54	750,000	789,000	105.20
Elite Insurance Company						
The Employers Insurance of Wausau, A Mutual Company						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company		(1,000)		1,000	1,000	100.00
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company		(1,000)				
GAN Incendie Accidents					5,000	
The General Accident Assurance Company of Canada	1,212,000	914,000	75.41	866,000	574,000	66.28
General Insurance Corporation of New Brunswick	95,000	108,000	113.68			
Gibraltar General Insurance Company					2,000	
Gold Circle Insurance Company		245,000			72,000	
Great American Insurance Company						
Guardian Insurance Company of Canada	1,478,000	1,747,000	118.20	1,370,000	1,658,000	121.02
The Halifax Insurance Company		24,000			16,000	
The Hartford Fire Insurance Company	(1,000)					

Hartford Insurance Company of Canada						
Herald Insurance Company						
Highland Group Insurance Limited						
Insurance Company of North America						
The Insurance Corporation of Ireland Limited		17,000			1,000	
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company					1,000	
Kent General Insurance Corporation	364,000	343,000	94.23	134,000	49,000	36.57
Laurentian Casualty Company of Canada						
The Laurentian General, Insurance Company Inc.	(16,000)				56,000	
The Laurentian Shield Insurance Company		(1,000)			(4,000)	
Liberty Mutual Fire Insurance Company	37,000	21,000	56.76	122,000	41,000	33.61
Liberty Mutual Insurance Company	23,000	46,000	200.00	29,000	16,000	55.17
The London Assurance (Discontinuing)						
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company	1,000			6,000		
Markel Insurance Company of Canada	785,000	479,000	61.02	741,000	332,000	44.80
Metropolitan General Insurance Company						
Metropolitan Insurance Company				1,000		
Motors Insurance Corporation				8,000	5,000	62.50
New Hampshire Insurance Company						
New Rotterdam Insurance Company		(1,000)			10,000	
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	803,000	1,031,000	128.27	793,000	692,000	87.26
North American Company for Property and Casualty Insurance						
Nova Scotia General Insurance Company	441,000	495,000	112.24			
Old Republic Insurance Company	10,000			13,000		
Pacific Employers Insurance Company						
Pafco International Insurance Company						
The Personal Insurance Company of Canada	66,000	66,000	100.00	70,000	52,000	74.29
Phoenix Assurance Company of Canada	23,000	31,000	134.79	76,000	2,000	2.63

AUTOMOBILE INSURANCE (continued)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	711,030	732,000	102.95	632,000	515,000	81.49
Progressive Casualty Insurance Company						
Prudasco Assurance Company						
Prudential of America General Insurance Company (Canada)	113,000	200,000	176.99	84,000	44,000	52.38
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	562,000	524,000	93.24	594,000	666,000	112.12
Reliance Insurance Company						
Royal Insurance Company of Canada	1,700,000	1,707,000	100.41	1,468,000	1,212,000	82.56
St. Paul Fire and Marine Insurance Company						
Scottish & York Insurance Company Limited		15,000		(2,000)	99,000	
Security Insurance Company of Hartford					3,000	
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	11,000			2,000	23,000	1,150.00
The Sovereign General Insurance Company	8,000	36,000	450.00	11,000	11,000	100.00
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	696,000	585,000	84.05	435,000	273,000	62.76
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	269,000	499,000	185.50	235,000	100,000	42.55
Traders General Insurance Company	150,000	276,000	184.00	131,000	55,000	41.98
Trafalgar Insurance Company of Canada		1,000		2,000		
Transit Insurance Company	27,000	(2,000)				
Transport Insurance Company		1,000			(5,000)	
The Travelers Indemnity Company						
Truck Insurance Exchange						

Underwriters Insurance Company						
Unifund Assurance Company	502,000	381,000	75.90	461,000	294,000	63.77
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company						
USF&G Insurance Company of Canada	7,000	1,000	14.29	9,000	(1,000)	
The Wawanesa Mutual Insurance Company	1,188,000	1,052,000	88.55	1,182,000	1,253,000	106.01
Wellington Insurance Company	1,130,000	929,000	82.21	766,000	607,000	79.24
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Idemnity Co. of Canada	1,000	7,000	700.00	(1,000)	4,000	
Zurich Insurance Company	8,000			3,000		
TOTALS	27,312,000	24,621,000	90.14	24,020,000	20,023,000	83.36

ACCIDENT AND SICKNESS INSURANCE

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada	172					
ACTRA Fraternal Benefit Society				5,794		
The Aetna Casualty & Surety Company						
Aetna Life Insurance Company		2,346				
Aetna Life Insurance Company of Canada	130,096	169,505	130.29	121,682	176,787	145.28
Alexander Hamilton Life Insurance Company of America	50,666	48,477	95.68	35,076	43,195	125.19
Allianz Insurance Company						
Allstate Insurance Company of Canada	25,000	50,000	200.00	24,000		
Allstate Insurance Comapny						
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	38,328	50,573	131.94	24,724	17,346	70.15
American Bankers Insurance Company of Florida	9,000			20,000	9,000	45.00
American Bankers Life Assurance Company of Florida	81					
American Home Assurance Company	1,000	1,000	100.00			
American Income Life Insurance Company						
American Life Insurance Company	704			162		
AMEX Life Assurance Company	12	(1)		11	34	309.09
Argonaut Insurance Company						
Assumption Mutual Life Insurance Company	16,549					
AXA Home Insurance Company						
Balboa Life Insurance Company						
Bankers Life & Casualty Company						
Blue Cross of Atlantic Canada	8,130,553	6,884,134	84.66	6,846,231	6,268,809	91.57
Blue Cross Life Insurance Company of Canada	260,926	237,902	91.18	189,926	36,282	19.10
British Aviation Insurance Company Ltd.						
The Canada Life Assurance Company	368,508	248,803	67.52	245,824	151,136	61.48
Canada Life Casualty Insurance Company						
Canadian Foresters Life Insurance Society						

Canadian General Insurance Company						
Canadian General Life Insurance Company	169,223	177,256	104.75	167,441	(181,064)	
Canadian Indemnity Company						
Canadian Provincial Insurance Company						
Canadian Surety Company	4,000			5,000		
Casualty Company of Canada						
Century Insurance Company of Canada						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada	866	32	3.70	1,601	238	14.86
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada						
CIGNA Life Insurance Company of Canada	1,198	(3,140)		617	4,913	796.27
The Citadel General Assurance Company	420,000	128,000	30.47	362,000	56,000	15.47
The Citadel Life Assurance Company	7,779	5,378	69.13	10,007	5,897	58.92
College Retirement Equities Fund						
Colonial Life Insurance Company						
Combined Insurance Company of America	566,391	230,943	40.77	505,331	102,502	20.28
Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada	1,000	2,000	200.00	1,000		
Commercial Union Assurance Company of Canada	7,000	2,000	28.57	7,000	1,000	14.29
Commercial Union Life Assurance Company of Canada	1,931					
Commonwealth Insurance Company						
Confederation Life Insurance Company				1,158,116	254,023	21.93
Connecticut General Life Insurance Company	3,743	(2,167)		6,411	1,192	18.59
Constellation Assurance Company	278,165	122,898	44.18	217,870	82,981	38.08
Continental Assurance Company						
Continental Insurance Company				4,000		
The Continental Insurance Company of Canada	9,000			6,000		
Contingency Insurance Company Limited						
Co-operants, Mutual Life Insurance Society						
Co-operators General Insurance Company	84,000	67,000	79.76	102,000	39,000	38.24
Co-operators Life Insurance Company	184,277	105,787	57.41	154,548	111,262	71.99
Coronation Insurance Company Limited						
The Credit Life Insurance Company				31,883	(15,816)	
Crown Life Insurance Company	50,490	36,694	72.67	64,117	49,821	77.70
CUMIS General Insurance Company				5,000		
CUMIS Life Insurance Company	378,357	80,074	21.17	343,165	49,727	14.49
Dominion Insurance Corporation						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Eaton Insurance Company						
Eaton Life Assurance Company				17,443	7,914	45.37
Economical Mutual Insurance Company	4,000	1,000	25.00	5,000		
Electrical Workers' Benefit Association						
Elite Insurance Company						
The Empire Life Insurance Company	12,308	7,792	63.31	13,669	6,957	50.89
Employers Insurance of Wausau, A Mutual Company						
Equitable Life Insurance Company of Canada				8,117	10,657	131.29
Financial Life Assurance Company of Canada						
Fireman's Fund Insurance Company						
First North American Insurance Company	32,815	29,241	89.10	25,706	75,795	294.85
Ford Life Insurance Company	642			6,213		
Foremost Insurance Company						
GAN Canada Insurance Company						
General American Life Insurance Company		414				
General Accident Assurance Company of Canada						
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company	23	3	13.04	61,839	14,430	23.33
The Globe Life Insurance Company						
The Grand Orange Lodge of British America Benefit Fund						
Great American Insurance Company						
The Great-West Life Assurance Company	505,978	351,643	69.50	527,996	18,524	3.50
Guardian Insurance Company of Canada	12,000					
Halifax Insurance Company						
The Halifax Life Insurance Company						
Hartford Fire Insurance Company						

Hartford Insurance Company of Canada						
Herald Insurance Company						
The Imperial Life Assurance Company of Canada	190,075	180,105	94.75	116,488	365,973	314.17
Industrial-Alliance Life Insurance Company						
Insurance Company of North America						
John Alden Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	45	(6)		24	(77)	
Kansas Genera' Insurance Corporation						
Knights of Columbus						
Laurentian Casualty Company of Canada						
Laurentian General Insurance Company Inc		2,000				
Laurentian Life Insurance Company of Canada	19,081	420	2.20			
The Laurentian Mutual Insurance Company						
The Laurentian Shield Insurance Company						
Laurier Life Insurance	1			1,000		
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
Life Insurance Company of North America	51			185		
The London Assurance (Discontinuing)						
London Life Insurance Company	230,985	332,896	144.12	195,922	154,196	78.70
London and Midland General Insurance Company	138,000	65,000	47.10	142,000	63,000	44.37
Lumbermen's Mutual Casualty Company						
The Manufacturers Life Insurance Company	186,035	140,496	75.52	46,793	144,099	307.94
The Maritime Life Assurance Company	718,674	550,032	76.53	544,284	429,629	78.93
Markel Insurance Company of Canada						
Massachusetts General Life Insurance Company				338		
Massachusetts Indemnity & Life Insurance Company	6,283			4,851		
Massachusetts Mutual Life Insurance Company					10	
Metropolitan General Insurance Company						
Metropolitan Life Insurance Company	99,251	71,651	72.20	96,327	83,048	86.21
Metropolitan Life Insurance Company of Canada						
MIC Life Insurance Corporation	10	11	110.00	340		
MONY Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	736,756	829,299	112.56	599,091	479,874	80.10
Mutual of Omaha Insurance Company	627,627	374,291	59.63	563,157	228,084	40.50

ACCIDENT AND SICKNESS INSURANCE (continued)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
National Fidelity Life Assurance Company	5,448			4,688		
The National Life Assurance Company of Canada	63,250	375,354	593.44	82,981	66,403	80.02
New Hampshire Insurance Company						
New York Life Insurance Company	2,219	7,045	317.49	3,031	(6,581)	
New York Life Insurance Company of Canada						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	49,000	12,000	24.49	126,000	32,000	25.40
North American Company for Property and Casualty Insurance						
North American Life Assurance Company	15,362	37,730	245.60	16,383	43,402	264.92
North American Life & Casualty Company						
The North West Life Assurance Company of Canada						
Norwich Union Life Insurance Society						
Old Republic Insurance Company						
Old Republic Life Insurance Company						
The Order of United Commerical Travelers of America	2,321					
Pacific Employers Insurance Company						
Pafco International Insurance Company						
The Paul Revere Life Insurance Company	77,085	38,963	50.54	57,562	78,095	135.67
Pennsylvania Life Insurance Company	226,906	(8,222)		188,376	118,892	63.11
Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada						
Phoenix Assurance Public Limited Company						
Prudasco Assurance Company						
The Prudential Assurance Company of England, Property and Casualty (Canada)						
The Prudential Assurance Company Limited	6,090	6	.098	6,496	453	6.97
The Prudential Insurance Company of America	265,859	379,919	142.90	228,089	75,517	33.10
The Prudential Life Assurance Company of England (Canada)						

Reliable Life Insurance Company	70,370	19,015	27.02	42,464	18,277	43.04
Reliance Insurance Company						
Royal Insurance Company of Canada	1,000	(1,000)		1,000		
Safeguard Life Assurance Company	9,100	7,559	83.06	7,992	4,167	52.13
St. Paul Fire and Marine Insurance Company						
Scottish & York Insurance Company Limited						
Seaboard Life Insurance Company	255,156	50,726	19.88	174,219	20,143	11.56
Security Insurance Company of Hartford						
The Sovereign General Insurance Company						
The Sovereign Life Insurance Company				4,052	1,546	38.15
The Standard Life Assurance Company						
The Stanstead and Sherbrooke Insurance Company				1,000		
Sun Alliance Insurance Company						
Sun Life Assurance Company of Canada	687,792	2,319,215	337.20	567,113	1,942,753	342.56
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance						
Toronto General Insurance Company						
Toronto Mutual Life Insurance Company	265			391		
Traders General Insurance Company						
Trafalgar Insurance Company of Canada						
Transamerica Life Insurance Company of Canada						
Transamerica Occidental Life Insurance Company	207,504	7,146	3.44	130,014	18,083	13.90
Transport Insurance Company						
The Travellers Indemnity Company						
The Travelers Insurance Company	3,792	13,272	350.00	3,161	13,718	433.97
Truck Insurance Exchange						
Unifund Assurance Company						
Union of Canada Life Insurance				6,972		
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company						
UNUM Life Insurance Company	93			93		
UNUM Life Insurance Company of America				436		
USF&G Insurance Company of Canada						
Voyageur Insurance Company	68,000	6,000	8.82			

ACCIDENT AND SICKNESS INSURANCE (continued)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company						
Wellington Insurance Company						
Westbury Canadian Life Insurance Company	67,702	31,053	45.87	53,996	14,827	27.45
The Western Life Assurance Company	318			84		
Zurich Idemnity Company of Canada						
Zurich Life & Health Insurance Company of Canada	38,958	44,695	114.73	16,659	31,536	189.30
Zurich Life Insurance Company of Canada	73,123	54,564	74.62	50,662	34,526	68.20
TOTALS	16,917,566	14,979,962	88.54	15,417,194	11,854,135	76.89

ALL CLASSES OF INSURANCE

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Aetna Casualty & Surety Company	5,000			199,000		
Affiliated FM Insurance Company						
Allendale Mutual Insurance Company	1,000					
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada					(2,000)	
Alta Surety Company	8,000			2,000		
American Bankers Insurance Company of Florida		1,000				
American Home Assurance Company	628,000	(531,000)		1,291,000	140,000	10.84
The American Road Insurance Company						
Argonaut Insurance Company (Discontinuing)						
Arkwright Mutual Insurance Company	2,000					
Avemco Insurance Company	12,000	1,000	8.33	1,000		
AXA Home Insurance Company	4,000	1,000	25.00	3,000	8,000	266.67
The Boiler Inspection and Insurance Company of Canada	81,000	(2,000)		68,000	3,000	4.41
The British Aviation and Insurance Company Limited	4,000			12,000		
The Canada Accident and Fire Assurance Company	10,000	(111,000)		1,000		
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	90,000	23,000	25.55	91,000	9,000	9.89
The Canadian Indemnity Company	12,000	428,000	3,566.67	64,000	388,000	606.25
The Canadian Provincial Insurance Company	172,000					
The Canadian Surety Company	201,000	22,000	10.94	315,000	4,000	1.27
The Casualty Company of Canada	131,000	12,000	9.16	124,000	44,000	35.48
The Century Insurance Company of Canada		1,000		1,000		
Chateau Insurance Company						

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Chicago Title Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	1,000			4,000		
CIGNA Insurance Company of Canada	100,000	42,000	42.00	13,000	7,000	53.85
The Citadel General Assurance Company	43,000	35,000	81.40	161,000	(2,000)	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	387,000	103,000	26.61	383,000	155,000	40.47
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	64,000	(3,000)		84,000	2,000	2.38
Constitution Insurance Company of Canada	6,000	(1,000)		5,000		
Continental Casualty Company	(41,000)			45,000		
The Continental Insurance Company	95,000	(80,000)		140,000	49,000	35.00
The Continental Insurance Company of Canada	28,000	12,000	42.85			
The Contingency Insurance Company Limited				(2,000)	3,000	
Co-operators General Insurance Company	307,000	129,000	42.01	256,000	59,000	23.05
Coronation Insurance Company Limited	14,000			6,000		
Coseco Insurance Company						
CUMIS General Insurance Company	30,000	(2,000)		16,000	11,000	68.75
The Dominion of Canada General Insurance Company	36,000	(5,000)		38,000	24,000	63.16
The Dominion Insurance Corporation	1,000					
Eagle Star Insurance Company Limited	5,000	1,000	20.00	6,000	3,000	50.00
Eaton Insurance Company						
Ecclesiastical Insurance Office plc	4,000	1,000	25.00	2,000	1,000	50.00
Economical Mutual Insurance Company	44,000	6,000	13.63	42,000	1,000	2.38

Elite Insurance Company	7,000	38,000	542.86	34,000	26,000	76.47
The Employers Insurance of Wausau, A Mutual Company	39,000	2,000	5.13			
Employers Reinsurance Corporation	61,000	18,000	29.51	51,000	(1,000)	
English and American Insurance Company Limited						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	1,000					
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company	5,000	4,000	80.00			
GAN Incendie Accidents				1,000	3,000	300.00
The General Accident Assurance Company of Canada	76,000	13,000	17.10	128,000	12,000	9.38
General Insurance Corporation of New Brunswick	37,000	1,000	2.70			
Gerling Global General Insurance Company	1,000			6,000		
Gibraltar General Insurance Company					(4,000)	
Grain Insurance and Guarantee Company	6,000	1,000	16.67	12,000		
Great American Insurance Company						
Le Groupe Desjardins Assurances Generales					(10,000)	
The Guarantee Company of North America	139,000			123,000		
Guardian Insurance Company of Canada	2,687,000	677,000	25.19	176,000	259,000	147.16
The Halifax Insurance Company	6,000	46,000	766.67	10,000	7,000	70.00
The Hartford Fire Insurance Company						
Hartford Insurance Company of Canada						
Herald Insurance Company						
Insurance Company of North America				5,000		
The Insurance Corporation of Ireland Limited						
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company	3,000	243,000	8,100.00	9,000	195,000	2,166.67
Kent General Insurance Corporation	2,000			1,000		
Laurentian Casualty Company of Canada		(7,000)		2,000	4,000	200.00
The Laurentian General, Insurance Company Inc						
The Laurentian Shield Insurance Company						
Liberty Mutual Fire Insurance Company	1,000			2,000		
Liberty Mutual Insurance Company	20,000			14,000		

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The London Assurance (Discontinuing)						
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company		3,000				
Markel Insurance Company of Canada	10,000			7,000		
Metropolitan General Insurance Company						
Metropolitan Insurance Company	1,000	1,000	100.00			
Metropolitan Life Insurance Company	99,251	71,651	72.19			
The Mortgage Insurance Company of Canada	275,000	(3,000)		285,000	(3,000)	
Motors Insurance Corporation	63,000	50,000	79.36	89,000	65,000	73.03
New Hampshire Insurance Company	60,000	44,000	73.33	153,000	(18,000)	
New Rotterdam Insurance Company	14,000	13,000	92.86	3,000	7,000	233.33
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	(17,000)	23,000		57,000	13,000	22.81
North American Company for Property and Casualty Insurance						
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
The Order of United Commercial Travelers of America				2,146		
Pacific Employers Insurance Company	1,000	1,000	100.00	4,000		
Pafco International Insurance Company	2,000					
The Personal Insurance Company of Canada					3,000	
Phoenix Assurance Company of Canada	58,000	10,000	1.72	45,000	8,000	17.78
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						

The Portage La Prairie Mutual Insurance Company	7,000	(6,000)		7,000	9,000	128.57
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company						
Prudasco Assurance Company						
Prudential of America General Insurance Company (Canada)						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	115,000	62,000	53.91	107,000	19,000	17.76
The Prudential Insurance of America						
Reliance Insurance Company	1,000			1,000		
Royal Insurance Company of Canada	510,000	184,000	36.07	479,000	255,000	53.24
St. Paul Fire and Marine Insurance Company	6,000	22,000	366.67	4,000	(17,000)	
Scottish & York Insurance Company Limited	71,000	(2,000)		218,000	13,000	5.96
Seaboard Surety Company						
Seaboard Surety Company of Canada						
Security Insurance Company of Hartford				(3,000)	4,000	
Sentry Insurance a Mutual Company						
Simcoe & Erie General Insurance Company	117,000	(34,000)		114,000	185,000	162.28
The Sovereign General Insurance Company	12,000	1,000	8.33	18,000	1,000	5.56
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	183,000	(50,000)		150,000	(25,000)	
Sun Life Assurance Company of Canada						
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	74,000	19,000	25.67	74,000	7,000	9.46
Traders General Insurance Company	41,000	10,000	24.39	41,000	4,000	9.76
Trafalgar Insurance Company of Canada	64,000					
Transit Insurance Company						
Transport Insurance Company						
The Travelers Indemnity Company	6,000	1,000	16.67	4,000		
Truck Insurance Exchange						
Underwriters Insurance Company						
Unifund Assurance Company						
United States Fidelity and Guaranty Company	4,000			2,000		
United States Fire Insurance Company		(16,000)			4,000	

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1988			1987		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Utica Mutual Insurance Company						
USF&G Insurance Company of Canada	(6,000)	50,000		23,000		
The Wawanesa Mutual Insurance Company	26,000	(14,000)		33,000	12,000	36.36
Wellington Insurance Company	129,000	30,000	23.25	94,000	47,000	50.00
Western Surety Company	1,000					
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Indemnity Company of Canada	5,000			2,000		
Zurich Insurance Company	39,000	9,000	23.07	20,000	5,000	25.00
TOTALS	7,448,000	2,630,651	35.32	5,978,146	1,996,000	33.38

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS

Charlottetown
Prince Edward Island
December 31, 1988

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1989, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the Company for which each is authorized to transact business is also shown.)

AITKEN, David D.	Montague	Sun Alliance & London Assurance Company Limited		L
ALLAN, Ronald W.	Summerside	Sunlife Assurance Company of Canada		LS
ALLEN, Carole	Murray River	Glen MacKinnon & Son Ltd.		FAS
ANDREWS, Robert	Cornwall	Hyndman & Company Limited		FA
ARSEANULT, Amand J.	Wellington	La Societe des Assurances des Caisses Populaires Acadienne		L
ARSENAULT, Gerald R.	Wellington Station R.R.1	The Imperial Life Assurance Company of Canada		LS
ARSENAULT, Roger	Wellington	The Co-operators		LFAS
ARSENAULT, Tracey	Charlottetown	Morton Dew Travel	(Restricted)	Travel
ATKINSON, Earle N.	Charlottetown	The Great-West Life Assurance Company		L
BANKS, Tom L.	Summerside	The Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company(Canada)		FA
BARBOUR, Hilton	Alberton	E. M. Nicholson Ltd.		FA
BEAIRSTO, W. Boyd	Kensington	Sun Alliance and London Assurance Company Limited		L
		W. B. Beairsto Inc.		FA
BEAIRSTO, W. B. Jr.	Kensington	W. B. Beairsto Inc.		FAS
BLANCHARD, Gordon	Cornwall, R. R. 3	H. L. Sear Insurance Ltd.		FA
BRIDGES, Vance	Summerside	Variety Tours Inc.	(Restricted)	Travel
BROWN, James A.	Charlottetown	Combined Insurance Company of America (Terminated)		LS
BUELL, Joseph R.	Charlottetown R.R.1	The Great-West Life Assurance Company (Terminated)		LS
		Hyndman and Cooper Ltd.		LS
CAMERON, Carl F.	Summerside	Sun Life Assurance Company of Canada (Terminated)		LS
CAMERON, Pearl	Charlottetown	Hyndman & Company Limited		FA
CAMPBELL, George	Kensington	Mutual of Omaha Insurance Company		LS
CAMPBELL, Marjorie	Montague R.R.1	Prince Edward Island Mutual Fire Insurance Company		F
CAMPBELL, Michele	Montague	Combined Insurance Company of America (Terminated)		S
CANFIELD, Donald	Crapaud R.R.2	Bennett Carr Insurance Ltd.		FA
		Glacier National Life Assurance Company		S
CARLTON, Susan	Summerside	R. E. Ellis & Son Limited		FAS
CARR, H. Bennett, CLU	West Royalty	Sun Life Assurance Company of Canada		LS
		Bennett Carr Insurance Ltd.		FA
CARR, Darke	West Royalty	Bennett Carr Insurance Ltd.		FA

CARR, M. Jean	West Royalty	Bennett Carr Insurance Ltd.	FA
CARRUTHERS, Robert S.	Kensington R.R.6	Charlie Cooke Insurance Agency Ltd.	FA
CHEVERIE, Winston L.	Charlottetown	The Great-West Life Assurance Company	LS
CLARK, Brian	Cornwall R.R.	Don L. Clark Inc.	FA
CLARK, Don	Kensington	Don L. Clark Inc.	FA
		Prince Edward Island Mutual Fire Insurance Company	F
CLARK, Walter	Kensington	Don L. Clark Inc.	FA
CLARK, Blair N.	Sherwood	The Mutual Life Assurance Company of Canada	LS
COFFIN, John R.	Fortune Bridge	The Co-operators	LFAS
COFFIN, Verna	Charlottetown	Bennett Carr Insurance Ltd.	FA
COLES, Daniel E.	Winsloe South	The Imperial Life Assurance Company of Canada	LS
COMPTON, George H.	Belfast R.R.1	Hyndman & Cooper Ltd.	LS
		Hyndman and Company Limited	FA
CONEEN, Allison	Montague	Wawanesa Mutual Life Insurance Company	L
CONNOLLY, Steve B.	Charlottetown	Sun Life Assurance Company of Canada	LS
COOKE, Charles C.	Sherwood	Transamerica Occidental Life Insurance Company	LS
		Charlie Cooke Insurance Agency Ltd.	FAS
COOKE, Gordon S.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FA
COOKE, Jeff	West Royalty	Charlie Cooke Insurance Agency Ltd.	FA
COOKE, Shelly	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
COOPER, W. Cyril	Charlottetown	Hyndman and Cooper Ltd.	LS
CRAIG, Blake L. E.	Summerside	Sun Alliance and London Assurance Company Limited	L
		Sun Alliance Insurance Company	S
		Economical Mutual Insurance Company	FA
		The Western Life Assurance Company	L
CRANE, Marie	Mount Stewart R.R.5	A. E. Underhay Insurance Ltd.	FAS
CURLEY, Kevin G.	Sherwood	Maritime Life Assurance Company	LS
CURRIE, Helen B.	Charlottetown	Hyndman & Company Limited	FA
CURRIE, W. W.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
DALEY, Paul	Charlottetown	Combined Insurance Company of America	S
DAVIDSON, Paul G.	Bonshaw R.R.1	Colonia Life Insurance Company (Terminated)	LS
DAY, Audrey	St. Eleanor's	W. D. Young Ltd.	FAS
DAY, Ivan	St. Eleanor's	W. D. Young Ltd.	FAS
		Sun Alliance & London Assurance Company Limited	L
DEMPSEY, Gordon A.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
DENNIS, Barry L.	New London	The Mutual Life Assurance Company of Canada	LS
DEVINE, James E.	Charlottetown	The Great-West Life Assurance Company	L
DICKSON, Alan G.	Millview	A. G. Dickson & Associates	
		Laurier Life Insurance Company	LS
DIXON, Garth E.	Souris R.R.5	Colonia Life Insurance Company	LS
DOUCETTE, Bernie	Charlottetown	The Purdential Insurance Company of America	LS
		Colonia Life Insurance Company (Terminated)	LS
DOUGAY, Lawson	Borden R.R.1	Combined Insurance Company of America (Terminated)	LS
DOUGAY, Nelson J.	Kinkora	The Imperial Life Assurance Company of Canada	LS

DOUGAY, Terry	Albany R.R.1	Combined Insurance Company fo America	S
DOUGHART, Ian F.	Kensington R.R.2	The Wawanesa Mutual Life Insurance Company	LS
DOYLE, Joyce	Summerside	Charlie Cooke Insurance Agency Ltd.	FAS
DRANE, Joseph D.	Kinross	The Co-operators	LFAS
DRISCOLL, Wilfred J.	Charlottetown	The Co-operators	LFAS
DUFFY, John J.	Charlottetown	Blue Cross Life Insurance Company of Canada	L
DUGGAN, James D.	Kensington R.R.2	Hyndman & Company Limited	FA
		Hyndman and Cooper Ltd.	LS
DUNBAR, Wallace	Kinkora	Combined Insurance Company of America	S
DYMENT, Earle K.	Summerside R. R. 3	The Imperial Life Assurance Company of Canada	LS
ELLIS, Deborah	Cornwall	Unifund Assurance Company (Terminated)	FA
ESSERY, Huguette Marie	Alberton	The Mututal Life Assurance Company of Canada	LS
FOSTER, Frederick C.	St. Peters Bay	Mutual of Omaha Insurance Company	LS
FRAHAR, George	Cornwall	The Co-operators	LFAS
FULL, Dorothy	Charlottetown	Hyndman & Company Limited	FAS
FULL, Gordon S.	Charlottetown	Hyndman & Company Limited	FAS
GALLANT, Brent	Summerside	The Canada Life Assurance Company	LS
GALLANT, Paul D.	Mont Carmel	The Mutual Life Assurance Company of Canada	LS
GALLANT, Valerie	Charlottetown R. R. 3	Charlie Cooke Insurance Agency Ltd.	FA
GALLIE, David A. H.	Charlottetown	The Prudential Insurance Company of America	LS
GARVEY, Thomas P.	Charlottetown	The Paul Revere Life Insurance Company (Terminated)	LS
GAUDET, Carol	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
GAUDET, James J.	Charlottetown	Sun Life Assurance Company of Canada	LS
GAY, Reginald G.	Charlottetown	Hyndman and Cooper Ltd.	LS
GERMAN, Theresa M.	Wilmot	Colonia Life Insurance Company	LS
GILLESPIE, Marvyn R.	Charlottetown	Sun Alliance & London Assurance Company Limited	L
GORDON, Anita	Cardigan R.R.6	A. E. Underhay Insurance Ltd.	FAS
GORDON, Michael	Cornwall	Glacier National Life Assurance Company	S
GORRILL, Keith	O'Leary	The Co-operators	LFAS
GRADY, James	Summerside	R. E. Ellis & Son Ltd.	LFAS
GRANT, Edward D.	North Wiltshire R.R.1	The Imperial Life Assurance Company of Canada	LS
GRIFFIN, Roy F.	Montague	The Mutual Life Assurance Company of Canada	LS
HAWBOLT, Edith	Morell	S. A. Fraser Ltd.	FA
HAWES, Orrin P.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HEWITT-MACKENZIE, Margaret	Lower Montague	A. E. Underhay Insurance Ltd.	FAS
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Limited	FAS
HICKOX, Roger F.	Sherwood	H. L. Sear Insurance Ltd.	FA
HOGAN, Barry J.	Vernon	Colonia Life Insurance Company (Terminated)	LS
HOGAN, Barry J.	Vernon R.R.1	Canadian General Life Insurance Company	L
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HONSBERGER, James A.	Stanhope	The Mutual Life Assurance Company of Canada	LS

HOOKEY, Leonard	Charlottetown	The Co-operators		LFAS
HOOPER, Reginald J.	Bedford	Knights of Columbus		L
HOWATT, Nancy R.	Crapaud	Unifund Assurance Company		FA
HUESTIS, Robert F.	Cornwall	Mutual of Omaha Insurance Company		LS
HUGHES, Dianne	Charlottetown	Unifund Assurance Company		FA
HYNDMAN, Frederick E.	Charlottetown	Hyndman & Company Limited		FAS
		Hyndman and Cooper Ltd.		LS
IVES, Stewart G.	Charlottetown	Hyndman and Cooper Ltd.		LS
JAMIESON, Andrew	Charlottetown	All Can Travel Inc.	(Restricted)	Travel
JOHN, Haveli R.	Charlottetown	Sun Life Assurance Company of Canada		LS
JOHN, Jesse	Charlottetown	Sun Life Assurance Company of Canada		LS
JOHNSTON, Peter	Charlottetown, R.R.1	Prince Edward Island Mutual Fire Insurance Company		F
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada		LS
KELLY, Charlotte	Charlottetown	Morton Dew Travel	(Restricted)	Travel
KELLY, Michael J.	Mt. Stewart	Mutual of Omaha Insurance Company (Terminated)		LS
KELLY, Patrick J.	Sherwood	The Canada Life Assurance Company		LS
KICKHAM, Tom	Souris	Prince Edward Island Mutual Fire Insurance Company		F
KIMPTON, Marilyn	Souris West	A. E. Underhay Insurance Ltd.		FAS
KOUGHAN, Janet M.	Bunbury	Prudential of America General Insurance Company (Canada)	(Terminated)	FA
		The Prudential Insurance Company of America (Terminated)		LS
LAMBE, Andrew L.	Winsloe R. R.1	The Mutual Life Assurance Company of Canada		LS
LANDRY, Donald J.	Tignish R.R.	The Co-operators		LFAS
LANDRY, Geraldine M.	Tignish R.R.	The Co-operators		FAS
LARSEN, Linda	Charlottetown	Morton Dew Limited	(Restricted)	Travel
LAWLESS, Joseph V.	Summerside	Sun Life Assurance Company of Canada		LS
LING, Victor S., CLU	Charlottetown	The Empire Life Insurance Company		L
LLEWELLYN, Arnold A.	Parkdale	George (Bus) Peake & A. R. McInnis Ltd.		FA
		Sun Alliance and London Assurance Company Limited		L
LOUGHEED, Robert	Montague R.R.3	Charlie Cooke Insurance Agency Ltd.		FAS
MACADAM, David G.	Morell	Prince Edward Island Mututal Fire Insurance Company		F
MACARTHUR, Kristina	Tyne Valley	Colonia Life Insurance Company		LS
MACDONALD, Bernard	Cornwall	Charlie Cooke Insurance Agency Ltd.		S
MACDONALD, Bonnie	Souris	S. A. Fraser Ltd.		FA
MACDONALD, Earle	Borden R.R.1	Hyndman & Company Limited		FA
MACDONALD, R. Elmer	Bordon R.R.1	Hyndman & Company Limited		LS
MACDONALD, Frank	Souris R.R.4	Combined Insurance Company of America (Terminated)		S
MACDONALD, George	Souris	Combined Insurance Company of America		S
MACDONALD, George G.	Cornwall	Transamerica Occidental Life Insurance Company		L
MACDONALD, George C.	Cardigan R.R.1	Pennsylvania Life Insurance Company		S

MACDONALD, Laverne	Sherwood	H. L. Sear Insurance Ltd.		FA
MACDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.		FA
MACDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company		F
MACDONALD, Victor F.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.		FA
		Confederation Life Insurance Company		L
MACDONALD, Wally	East Royalty	The Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		FA
MACDOUGALL, Allan V.	St. Louis	The Mutual Life Assurance Company of Canada		LS
MACDOUGALL, Peter F.	Cornwall	Mutual of Omaha Insurance Company (Terminated)		LS
MACFADYEN, Miller	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.		FA
MACINTYRE, Don A.	Charlottetown	The Imperial Life Assurance Company of Canada		LS
MACINTYRE, Joe	Summerside	The Imperial Life Assurance Company of Canada		LS
MACKINNON, Cyril G.	Murray River	Glen MacKinnon & Son Ltd.		
		Canadian General Life Insurance Comapny		L
		The Dominion of Canada Group		FAS
MACKINNON, Glen	Murray River	Glen MacKinnon & Son Ltd.		FAS
MACLEOD, Ann	Charlottetown	INTRA Linkletter Travel	(Restricted)	Travel
MACLEOD, Donald L.	Kensington	Sun Life Assurance Company of Canada		LS
MACLEOD, Neil	Summerside	George (Bus) Peake & A. R. McInnis Ltd.		FA
MACLURE, Errol	Montague	Hyndman and Company Limited		FA
MACMURDO, Wallace E.	St. Eleanor's	The Canada Life Assurance Company		LS
MACNEILL, J. George	Summerside	The Imperial Life Assurance Company of Canada		LS
MACNEILL, Wayne E.	Sherwood	The Mutual Life Assurance Company of Canada		LS
MACPHAIL, William	Cornwall	Mutual of Omaha Insurance Company		LS
MACPHEE, Garth N.	Cornwall	Hyndman and Cooper Ltd.		LS
		Hyndman & Company Limited		FA
MACSWAIN, Lynn	Morell	S. A. Fraser Ltd.		
		Sun Alliance Insurance Company		FA
MACWILLIAM, Paul D.	Summerside	The Imperial Life Assurance Company of Canada		LS
MASON, Diane	Charlottetown	Eaton's Travel	(Restricted)	Travel
MATHESON, Mabel	Charlottetown	Sovereign Life Insurance Company		L
MCALEER, John W.	Charlottetown	The Mutual Life Assurance Company of Canada		LS
		George (Bus) Peake & A. R. McInnis Ltd.		FA
MCCLOSKEY, James J.	Charlottetown	The Imperial Life Assurance Company of Canada		LS
MCCLOSKEY, James W.	Souris West	The Mutual Life Assurance Company of Canada		LS
MCCORMICK, Allan C. J.	Cornwall	The Mutual Life Assurance Company of Canada		LS
MCGEE, Terry J.	Mount Stewart R.R.1	Hyndman and Cooper Ltd.		LS
MCGUIRE, William P.	Charlottetown	Commercial Union Life Assurance Company of Canada		L
		H. L. Sear Insurance Ltd.		FA
MCINNIS, Danny	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.		FA
MCINNIS, David A.	Sherwood	George (Bus) Peake & A. R. McInnis Ltd.		FA
MCINNIS, Wilbert C.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.		FA
MCKENNA, David W.	Summerside R.R.3	Sun Life Assurance Company of Canada		LS
MCLELLAN, Jeff A.	Summerside	The Imperial Life Assurance Company of Canada		LS
MCLEOD, Allan	Charlottetown	Hyndman & Company Limited		FA

MCMURRER, Leonard J.	Charlottetown	The Imperial Life Assurance Company of Canada (Terminated)		LS
MCNAB, Frank	Charlottetown	Hyndman & Company Limited		FA
MCQUAID, Hilda	Clyde River	The Prudential Insurance Company of America (Terminated)		LS
		Prudential of America General Insurance Company (Canada) (Terminated)		FA
MILL, Nancy	Carleton Siding	R. E. Ellis & Son Limited		FAS
MILLER, Danny	Charlottetown	Combined Insurance Company of America (Terminated)		S
MILLAR, Harold	Tyne Valley	Hyndman & Company Limited		FAS
MILLER, James H.	Charlottetown	H. L. Sear Insurance Ltd.		FA
MISSAGHIAN, Manouchehr	Sherwood	Mutual of Omaha Insurance Company		LS
MORAN, Alban B.	Charlottetown	Prudential of America General Insurance Company (Canada)		FA
		The Prudential Insurance Company of America		LS
MORRIS, Lois P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.		FA
MORRISON, Edward R.	Charlottetown	Sun Life Assurance Company of Canada		LS
MOYAERT, Marcel	Montague	Tri-County Agencies Ltd.	(Restricted)	Travel
MOYAERT, Persus	Montague	Tri-County Agencies Ltd.	(Restricted)	Travel
MUNN, Barry W.	Charlottetown	The Great-West Life Assurance Company		LS
MURPHY, Elaine E.	Charlottetown	The Canada Life Assurance Company		LS
MURRAY, Gerald W.	Borden R.R.1	The Mutual Life Assurance Company of Canada		LS
MURRAY, Paul D.	Ellerslie	Glacier National Life Assurance Company		LS
MYDEAN, Kamal	Charlottetown	Mutual of Omaha Insurance Company		LS
NEARY, Patrick T.	Charlottetown	The Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		FA
NEEDHAM, Mark	Wilmot	The Great-West Life Assurance Company		LS
NEWSON, J. Wayne	North Wiltshire R.R.4	Prince Edward Island Mutual Fire Insurance Company		F
NICHOLSON, E. M.	Summerside	E. M. Nicholson Ltd.		FA
NIXON, Gordon	Montague	Crown Life Insurance Company		L
		A. E. Underhay Insurance Ltd.		FA
NOONAN, Mary	Borden R.R.1	R. E. Ellis & Son Ltd.		FAS
O'BRIEN, Alden R.	Charlottetown	The Mutual Life Assurance Company of Canada		LS
O'CONNOR, David M.	Cornwall	The Great-West Life Assurance Company (Terminated)		LS
O'NEILL, Scott P.	Charlottetown	Mutual of Omaha Insurance Company		LS
OSTRIDGE, David M.	Mount Stewart R.R.3	The Canada Life Assurance Company		LS
PAQUET, John	Charlottetown	The Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		FA
PAYNTER, Brenda	Borden R.R.1	R. E. Ellis & Son Limited		FAS
PEDERSON, Les	Mount Stewart R.R.1	Combined Insurance Company of America (Terminated)		S
PERRY, Paul	Summerside	E. M. Nicholson Ltd.		FAS
PICKARD, Gilbert E.	Summerside R. R. 3	The Maritime Life Assurance Company		L
PICKLES, Clive H. C.	Charlottetown R.R.1	Mutual of Omaha Insurance Company		LS
PRICE, Melvin A.	Montague	The Maritime Life Assurance Company		L

QUINN, Gordon M.	Charlottetown	The Mutual Life Assurance Company of Canada		LS
RAMSAY, Constance M.	Charlottetown	Colonia Life Insurance Company (Terminated)		LS
RAMSAY, E. M.	Summerside	E. M. Ramsay Insurance Agency		FA
RAYNOR, Gary	Parkdale	Island Travel	(Restricted)	Travel
RAYNOR, Marsha	Summerside	W. D. Young Ltd.		FAS
RECTOR, Shelley G.	Charlottetown	The Canada Life Assurance Company (Terminated)		LS
REID, Barrie C.	Charlottetown	Hyndman & Company Limited		FAS
REID, Edna M.	Bunbury	Charlie Cooke Insurance Agency Ltd.		S
		Transamerica Life Insurance Company		L
RICE, Sally A.	Souris	Sun Alliance and London Assurance Company Limited		L
RICE, Rus	Souris	S. A. Fraser Ltd.		
		Sun Alliance Insurance Company		FA
RICHARD, Roger J.	Summerside	Hyndman and Cooper Ltd.		L
RICHARD, Roger J.	Summerside	Assumption Mutual Life Insurance Company		L
ROBERTS, Valerie J.	Cornwall R.R.4	Colonia Life Insurance Company		LS
ROBERTSON, Mark S. S.	Charlottetown	The Maritime Life Assurance Company		L
ROCHE, Marvin J.	Mt. Herbert	The Great-West Life Assurance Company		LS
ROCKWELL, W. Lewis	Cornwall	Pennsylvania Life Insurance Company		S
RODGERSON, Gordon J.	St. Eleanor's	The Imperial Life Assurance Company of Canada		LS
ROGERS, Anna	Borden	M. A. Warren & Associates Limited		FA
RONAHAN, Marion J.	Summerside	Imperial Life Assurance Company of Canada		LS
ROURKE, William	Montague	A. E. Underhay Insurance Ltd.		FA
RUSSELL, Ronald C.	Charlottetown	The Mutual Life Assurance Company of Canada		LS
SAINT, J. Alan	Parkdale	Charlie Cook Insurance Agency Ltd.		FA
SAINT, Harold	Charlottetown	Charlie Cooke Insurance Agency Ltd.		FAS
		Transamerica Occidental Life Insurance Company		L
SAWLER, Michelle M.	Winsloe	The Imperial Life Assurance Company of Canada		LS
SCHURMAN, David L.	Summerside			
		CUMIS General Insurance Company		FA
		CUMIS Life Insurance Company		L
SEAR, Tom A.	Charlottetown	H. L. Sear Insurance Ltd.		FA
SHAW, Keith	St. Eleanor's	Dominion Automobile Association		
		Westbury Life Insurance Company		LS
SHEA, Terrence	Summerside	Prince Edward Island Mutual Fire Insurance Company		F
SHERREN, Donna	Charlottetown	Morton Dew Travel	(Restricted)	Travel
SIMPSON, Bruce	Breadalbane R. R.	Prince Edward Island Mutual Fire Insurance Company		F
SMITH, Gerald W.	Charlottetown	The Imperial Life Assurance Company of Canada		LS
SMITH, Karen	Charlottetown	Combined Insurance Company of America		S
SMITH, Gerald W.	Keppoch	The Great-West Life Assurance Company		LS
SMITH, Winston E.	Pownal R.R.1	The Great-West Life Assurance Company		LS
SNYDER, Bernice J.	Charlottetown	Colonia Life Insurance Company		LS
SNYDER, Lloyd A. R.	Charlottetown	Colonia Life Insurance Company		LS

SOBEY, Brian J.	Charlottetown	The Imperial Life Assurance Company	LS
SOMERS, Grant G.	Summerside	The Mutual Life Assurance Company of Canada	LS
SOMERS, Ivan Lyall	Montague	The Great-West Life Assurance Company	LS
SOMERS, William B.	Murray River	Canadian General Life Insurance Company	L
SPRAGUE, Arnold	Winsloe	Kent General Insurance Corporation (Terminated)	FA
SPRAUGE, Cathie	Winsloe	Kent General Insurance Corporation (Terminated)	FA
STETSON, Errol	O'Leary	R. E. Ellis & Son Limited	F
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, George W.	Cornwall	Blue Cross Life Insurance Company of Canada	S
		Sun Alliance and London Assurance Company Limited	L
		Stevenson's Insurance Agency Ltd.	FA
STEWART, Norman C.	Belle River R.R.1	The Co-operators	LFAS
STRANG, Paul	O'Leary	Hyndman and Cooper Ltd.	LS
SULLIVAN, Guy N.	Wilmot	Blue Cross Life Insurance Company of Canada	L
		Sullivan Insurance Inc.	FA
SULLIVAN, John R.	Mt. Stewart R.R.1	Blue Cross Life Insurance Company of Canada	LS
		Sullivan Insurance Inc.	FA
SULLIVAN, Ron	Summerside	E. M. Nicholson Ltd.	FA
SUTHERLAND, Jayne	Charlottetown	Hyndman & Company Limited	FAS
TAYLOR, Jonathan	Charlottetown	Combined Insurance Company of America (Terminated)	S
THOMPSON, Errol K.	Wilmot	The Mutual Life Assurance Company of Canada (Terminated)	LS
		Pierce National Life Insurance Company	L
THOMPSON, Kenneth	Charlottetown	Sun Life Assurance Company of Canada	LS
THOMPSON, A. Wayne	Kensington R.R.6	The Canada Life Assurance Company	LS
THOMPSON, Louise M.	Summerside	The Co-operators	LFAS
THOMSON, Ethel	North Tryon	George (Bus) Peake & A. R. McInnis Ltd.	FA
THOMSON, Mary C.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FA
TOMILSON, William H.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
TRAIL, William	Tignish	Prince Edward Island Mutual Fire Insurance Company	F
TREDENICK, Kent G.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
TREMERE, C. Winston G.	Union Road	The Co-operators	LFAS
TUFTS, Whade	Charlottetown	Crown Life Insurance Company	LS
TURNER, Edwin W.	O'Leary	Hyndman and Cooper Ltd.	LS
TURNER, Ronald W.	O'Leary	Hyndman & Company Limited	FA
UNDERHAY, Fulton	Bay Fortune	A. E. Underhay Insurance Ltd.	FAS
VESSEY, Roy M.	Charlottetown	Pennsylvania Life Insurance Company (Terminated)	LS
WALKER, J. Sterling	Charlottetown	Charlie Cooke Insurance Agency Ltd.	S
WEDGE, Margaret Ann	Borden	Canadian General Life Insurance Company	L
		M. A. Warren & Associates Limited	LFAS
WEDLOCK, Edgar S.	Summerside	The Great-West Life Assurance Company	LS
WEDLOCK, William	Summerside	Hyndman and Cooper Ltd.	LS

		Hyndman & Company Limited	FA
WEISGARBER, L. J.	Charlottetown	The Non-Marine Underwriters, Member's of Lloyd's, London, England (Restricted)	Travel
WHELAN, Merrill T.	Charlottetown	Sun Life Assurance Company of Canada	LS
WHIDDEN, Philip E.	Charlottetown	Hyndman & Company Limited	FA
WHITE, Dianne	Montague	Hyndman & Company Limited	FA
WHITE, Douglas L.	Milton	Glacier National Life Assurance Company	LS
		Kent General Insurance Corporation	FA
		The Prudential Insurance Company of America (Terminated)	LS
		Prudential of America General Insurance Company (Canada) (Terminated)	FA
WHITEWAY, Jessie	Murray River	Glen MacKinnon & Son Ltd.	FAS
WIGMORE, Cecil	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
WIGMORE, Esther P.	Kensington	The Wawanesa Mutual Life Insurance Company	L
		Don L. Clark Inc.	FA
WILLIS, Debbie Lynn	Summerside	Colonia Life Insurance Company	LS
WILLSON, Craig	Savage Harbour	Hyndman & Company Limited	FA
YOUNG, N. Richard	West Royalty	The Great-West Life Assurance Company	LS
YOUNKER, Robert E.	Charlottetown	The Canada Life Assurance Company	LS

LIST OF INSURANCE ADJUSTERS
PROVINCE OF PRINCE EDWARD ISLAND
LICENSED TO MAY 31, 1989

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Probationary	Co-operators General Insurance Company
BLACKADAR, C. Vaughn	Full	Lawson Adjustment Services (1984) Ltd.
BROWN, William K.	Full	Wellington Insurance
CONEEN, Michael A.	Probationary	B. E. MacKay Adjusters Ltd.
CORCORAN, Geraldine M.	Full	The Co-operators General Insurance Company
CRAWFORD, Kenneth Donald	Full	The Co-operators General Insurance Company
CROSBY, Gary A.	Full	B. E. MacKay Adjusters Ltd.
DELANEY, Edward J.	Full	Underwriters Adjustment Bureau Limited
DELONG, Thomas E.	Full	B. E. MacKay Adjusters Ltd.
DRISCOLL, Wade F.	Full	B. E. MacKay Adjusters Ltd.
DUFFY, David F.	Probationary	Morden & Helwig Limited
ELLIS, Gary Alexander	Full	Finnamore & Partners Ltd.
FISHER, Margaret M.	Probationary	Morden & Helwig Limited
FORSYTHE, Harold	Full	Royal Insurance
GORVEATT, P. Lynn	Full	Wellington Insurance
GREENE, Royce D.	Probationary	Lawson Adjustment Services (1984) Ltd.
HASLAM, A. Velma	Probationary	Morden & Helwig Limited
HOGAN, Roger W.	Full	Lawson Adjustment Services (1984) Ltd.
HISCOCK, D. Sean	Full	Underwriters Adjustment Bureau Limited
JOHNSON, Robert G.	Full	Morden & Helwig Limited
KELLY, Linus M.	Full	Commercial Union Assurance Group
KENNEDY, Wilma J.	Probationary	Sun Alliance Insurance Company
LANDRY, Sharon	Full	Dominion of Canada Group
LeBLANC, Steve C.	Full	Crawford & Company Insurance Adjusters Limited
LECKY, Philip	Probationary	The Co-operators General Insurance Company
LYNDS, Michael K.	Probationary	Finnamore & Partners Ltd.
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
McCARRON, J. Ian	Full	Sun Alliance Insurance Company
NICHOLSON, Paul B.	Probationary	Lawson Adjustment Services (1984) Ltd.
PICKARD, Mary M.	Probationary	B. E. MacKay Adjusters Ltd.
PULFER, Johanna	Full	The Co-operators General Insurance Company
ROBINSON, Margaret D.	Probationary	Lawson Adjustment Services (1984) Ltd.
ROLLISON-GILLIS, Bonnie Jean	Probationary	Dominion of Canada Group
ROOKE, Susan K.	Probationary	Wawanesa Mutual Insurance Company
SIMPSON, Stewart F.	Full	The Co-operators General Insurance Company
SONIER, Lorena May	Full	B. E. MacKay Adjusters Ltd.
STEADMAN, James P.	Full	M & H Adjusters
STEWART, A. Anne	Probationary	Lawson Adjustment Services (1984) Ltd.
WADDELL, Wyman Ross	Probationary	Commercial Union Assurance Company
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WHITTAKER, Bruce A.	Full	Wawanesa Mutual Insurance Company
WILLOUGHBY, John H.	Full	MacKay-Jollimore (P.E.I.) Limited
WILLOUGHBY, Gregory J.	Probationary	MacKay-Jollimore (P.E.I.) Limited